

INCOME STATEMENT AS OF 09/30/12

SCHEDULE BU

Note: Published information represents constituent part of quarterly reports that the banks submit to CBM.
The information is published with banks' consent, and CBM is not responsible for its accuracy.

		(000€)
	POSITION	AMOUNT
IN 1.	Interest Income	24,993
	1) Deposits	96
	2) Securities Purchased Under Agreement to Resell	28
	3) Loans and Financial Lease	23,180
	4) Securities Held to Maturity	
	5) Other Interest Income	1,689
EX 1.	Interest Expenses	12,119
	1) Deposits	8,752
	2) Securities Purchase under Agreement to Resell	
	3) Borrowings - Claims Payable	
	4) Loans and other Borrowings	2,248
	5) Subordinated Debts	667
	6) Other Interest Expenses	452
I.	NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)	12,874
II.	Provision Expenses for Losses	41,988
III.	NET INCOME/EXPENSES (I-II)	-29,114
IN 2.	Fee Income	7,827
	1) Fees from Loans	1,324
	2) Fees from Off Balance Sheet Activities	733
	3) Fees from Services Rendered	5,570
	4) Other Fees	202
EX 2.	Fee Expense	3,360
	1) Fees for Loans	168
	2) Fees for Off Balance Sheet Activities	126
	3) Fees for Services Rendered	1,470
	4) Other Fees	1,595
IV.	NET FEE INCOME/EXPENSES (IN 2. - EX 2.)	4,468
V.	NET INTEREST & FEE INCOME/EXPENSES (III+IV)	-24,646
IN 3.	Other Income	699
	1) Income from FX Dealings (Net)	489
	2) FX Revaluation of Gains/Losses	-455
	3) Income from Securities Trading (net) and Gains/Losses on Securities Available for Sale and Held to Maturity (including Equity Investments)	
	4) Income from Trading (net) with Derivatives futures-forward, options, swaps, other derivatives; FX trading - spot transactions and interest rate swaps	416
	5) Net Losses/Gains from Custody Operations	15
	6) Other Income	234
EX 3.	Overhead and Other Expenses	10,583
	1) Salaries and Contribution Expense	5,865
	2) Business Premise and Fixed Assets Expenses	3,053
	3) Other Expenses	1,665
VI.	NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)	-34,530
IN 4.	Extraordinary Income	
EX 4.	Extraordinary Expenses	
VII.	NET OTHER EXTRAORDINARY INCOME/EXPENSES (IN 4. - EX 4.)	
VIII.	NET INCOME/EXPENSES AFTER EXTRAORDINARY ITEMS (VI - VII)	-34,530
EX 5.	Income Taxes and Contributions	-18
IX.	NET PROFIT/LOSS (VIII - EX 5)	-34,512