

INCOME STATEMENT AS OF 12/31/11

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.

	POSITION	(000€) AMOUNT
IN 1.	Interest Income	39,118
	1) Deposits	363
	2) Securities Purchased Under Agreement to Resell	58
	3) Loans and Financial Lease	36,826
	4) Securities Held to Maturity	
	5) Other Interest Income	1,871
EX 1.	Interest Expenses	17,771
	1) Deposits	12,939
	2) Securities Purchase under Agreement to Resell	
	3) Borrowings - Claims Payable	
	4) Loans and other Borrowings	3,527
	5) Subordinated Debts	670
	6) Other Interest Expenses	635
I.	NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)	21,348
II.	Provision Expenses for Losses	14,519
III.	NET INCOME/EXPENSES (I-II)	6,828
IN 2.	Fee Income	10,712
	1) Fees from Loans	2,053
	2) Fees from Off Balance Sheet Activities	970
	3) Fees from Services Rendered	7,460
	4) Other Fees	229
EX 2.	Fee Expense	4,168
	1) Fees for Loans	328
	2) Fees for Off Balance Sheet Activities	160
	3) Fees for Services Rendered	1,759
	4) Other Fees	1,921
IV.	NET FEE INCOME/EXPENSES (IN 2. - EX 2.)	6,544
V.	NET INTEREST & FEE INCOME/EXPENSES (III+IV)	13,372
IN 3.	Other Income	1,433
	1) Income from FX Dealings (Net)	963
	2) FX Revaluation of Gains/Losses	-12
	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	-63
	5) Net Losses/Gains from Custody Operations	18
	6) Other Income	525
EX 3.	Overhead and Other Expenses	14,452
	1) Salaries and Contribution Expense	7,689
	2) Business Premise and Fixed Assets Expenses	4,206
	3) Other Expenses	2,557
VI.	NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)	353
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)	353
EX 5.	Income Taxes and Contributions	52
IX.	NET PROFIT/LOSS (VIII - EX 5)	301