

## INCOME STATEMENT AS OF 09/30/08

## 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.	<b>Interest Income</b>	31,493
	1) Deposits	631
	2) Securities Purchased Under Agreement to Resell	
	3) Loans and Leases	30,040
	4) Securities Held to Maturity	
	5) Other Interest Income	822
EX 1.	<b>Interest Expenses</b>	16,676
	1) Deposits	16,158
	2) Securities Sold Under Repurchase Agreement	
	3) Liabilities Based on Loans and Other Borrowings	
	4) Other Borrowings - Matured Liabilities	517
	5) Subordinated Debts	
	6) Other Interest Expenses	
I.	<b>NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)</b>	14,817
II.	<b>Provision Expenses for Losses</b>	5,561
III.	<b>NET INCOME/EXPENSES (I-II)</b>	9,256
IN 2.	<b>Fee Income</b>	7,907
	1) Fees from Loans	3,358
	2) Fees from Off Balance Sheet Activities	600
	3) Fees from Services Rendered	3,706
	4) Other Fees	243
EX 2.	<b>Fee Expense</b>	2,451
	1) Fees for Loans	122
	2) Fees for Off Balance Sheet Activities	
	3) Fees for Services Rendered	1,193
	4) Other Fees	1,135
IV.	<b>NET FEE INCOME/EXPENSES (IN 2. - EX 2.)</b>	5,456
V.	<b>NET INTEREST &amp; FEE INCOME/EXPENSES ( III+IV)</b>	14,712
IN 3.	<b>Other Income</b>	31
	1) Income from FX Dealings (Net)	
	2) FX Revaluation Gains/Losses	-16
	3) Income from Trading Securities - Net Gains/Losses on Available for Sale and Held to Maturity Securities	
	4) Other Income	47
EX 3.	<b>Overhead Expenses</b>	10,203
	1) Salaries and Contribution Expense	3,314
	2) Business Premise and Fixed Assets Expenses	2,577
	3) Other Expenses	4,313
VI.	<b>NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)</b>	4,540
IN 4.	Extraordinary Income	2
EX 4.	Extraordinary Expenses	3
VII.	<b>NET OTHER EXTRAORDINARY INCOME/EXPENSES (IN 4. - EX 4.)</b>	-1
VIII.	<b>NET INCOME/EXPENSES AFTER EXTRAORDINARY ITEMS (VI - VII)</b>	4,539
EX 5.	Income Taxes and Contributions	455
IX.	<b>NET PROFIT/LOSS (VIII - EX 5)</b>	4,084