

INCOME STATEMENT AS OF 09/30/11

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.

		(000€)
	POSITION	AMOUNT
IN 1.	Interest Income	15,912
	1) Deposits	136
	2) Securities Purchased Under Agreement to Resell	
	3) Loans and Financial Lease	14,026
	4) Securities Held to Maturity	122
	5) Other Interest Income	1,627
EX 1.	Interest Expenses	8,632
	1) Deposits	7,703
	2) Securities Purchase under Agreement to Resell	
	3) Borrowings - Claims Payable	
	4) Loans and other Borrowings	174
	5) Subordinated Debts	754
	6) Other Interest Expenses	
I.	NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)	7,280
II.	Provision Expenses for Losses	761
III.	NET INCOME/EXPENSES (I-II)	6,519
IN 2.	Fee Income	2,333
	1) Fees from Loans	151
	2) Fees from Off Balance Sheet Activities	454
	3) Fees from Services Rendered	1,569
	4) Other Fees	159
EX 2.	Fee Expense	6,028
	1) Fees for Loans	0
	2) Fees for Off Balance Sheet Activities	
	3) Fees for Services Rendered	232
	4) Other Fees	5,796
IV.	NET FEE INCOME/EXPENSES (IN 2. - EX 2.)	-3,695
V.	NET INTEREST & FEE INCOME/EXPENSES (III+IV)	2,824
IN 3.	Other Income	150
	1) Income from FX Dealings (Net)	
	2) FX Revaluation of Gains/Losses	62
	3) Income from Securities Trading (net) and Gains/Losses on Securities Available for Sale and Held to Maturity (including Equity Investments)	41
	4) Income from Trading (net) with Derivatives futures-forward, options, swaps, other derivatives; FX trading - spot transactions and interest rate swaps	
	5) Net Losses/Gains from Custody Operations	3
	6) Other Income	44
EX 3.	Overhead and Other Expenses	8,177
	1) Salaries and Contribution Expense	3,341
	2) Business Premise and Fixed Assets Expenses	3,255
	3) Other Expenses	1,581
VI.	NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)	-5,203
IN 4.	Extraordinary Income	3
EX 4.	Extraordinary Expenses	5
VII.	NET OTHER EXTRAORDINARY INCOME/EXPENSES (IN 4. - EX 4.)	-2
VIII.	NET INCOME/EXPENSES AFTER EXTRAORDINARY ITEMS (VI - VII)	-5,205
EX 5.	Income Taxes and Contributions	
IX.	NET PROFIT/LOSS (VIII - EX 5)	-5,205