

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	13,158
	1) Deposits	55
	2) Securities Purchased Under Agreement to Resell	
	3) Loans and Financial Lease	11,548
	4) Securities Held to Maturity	116
	5) Other Interest Income	1,439
EX 1.	Interest Expenses	6,111
	1) Deposits	5,342
	2) Securities Purchase under Agreement to Resell	
	3) Borrowings - Claims Payable	
	4) Loans and other Borrowings	107
	5) Subordinated Debts	662
	6) Other Interest Expenses	
I.	NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)	7,046
II.	Provision Expenses for Losses	11,018
III.	NET INCOME/EXPENSES (I-II)	-3,971
IN 2.	Fee Income	2,535
	1) Fees from Loans	304
	2) Fees from Off Balance Sheet Activities	423
	3) Fees from Services Rendered	1,672
	4) Other Fees	136
EX 2.	Fee Expense	1,353
	1) Fees for Loans	
	2) Fees for Off Balance Sheet Activities	
	3) Fees for Services Rendered	319
	4) Other Fees	1,034
IV.	NET FEE INCOME/EXPENSES (IN 2. - EX 2.)	1,182
V.	NET INTEREST & FEE INCOME/EXPENSES (III+IV)	-2,790
IN 3.	Other Income	1,457
	1) Income from FX Dealings (Net)	
	2) FX Revaluation of Gains/Losses	-14
	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	
	5) Net Losses/Gains from Custody Operations	0
	6) Other Income	1,471
EX 3.	Overhead and Other Expenses	7,726
	1) Salaries and Contribution Expense	3,241
	2) Business Premise and Fixed Assets Expenses	3,117
	3) Other Expenses	1,368
VI.	NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)	-9,058
IN 4.	Extraordinary Income	8,901
EX 4.	Extraordinary Expenses	270
VII.	NET OTHER EXTRAORDINARY INCOME/EXPENSES (IN 4. - EX 4.)	8,631
VIII.	NET INCOME/EXPENSES AFTER EXTRAORDINARY ITEMS (VI - VII)	-427
EX 5.	Income Taxes and Contributions	
IX.	NET PROFIT/LOSS (VIII - EX 5)	-427