

INCOME STATEMENT AS OF 12/31/07

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	16,754
	1) Deposits	124
	2) Securities Purchased Under Agreement to Resell	
	3) Loans and Leases	16,567
	4) Securities Held to Maturity	
	5) Other Interest Income	63
EX 1.	Interest Expenses	8,260
	1) Deposits	7,912
	2) Securities Sold Under Repurchase Agreement	
	3) Liabilities Based on Loans and Other Borrowings	
	4) Other Borrowings - Matured Liabilities	348
	5) Subordinated Debts	
	6) Other Interest Expenses	
I.	NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)	8,493
II.	Provision Expenses for Losses	5,872
III.	NET INCOME/EXPENSES (I-II)	2,621
IN 2. F	Fee Income	9,791
	1) Fees from Loans	4,403
	2) Fees from Off Balance Sheet Activities	645
	3) Fees from Services Rendered	4,630
	4) Other Fees	113
EX 2. F	Fee Expense	1,701
	1) Fees for Loans	168
	2) Fees for Off Balance Sheet Activities	
	3) Fees for Services Rendered	762
	4) Other Fees	770
IV.	NET FEE INCOME/EXPENSES (IN 2. - EX 2.)	8,090
V.	NET INTEREST & FEE INCOME/EXPENSES (III+IV)	10,711
IN 3.	Other Income	1,311
	1) Income from FX Dealings (Net)	
	2) FX Revaluation Gains/Losses	684
	3) Income from Trading Securities - Net Gains/Losses on Available for Sale and Held to Maturity Securities	555
	4) Other Income	72
EX 3.	Overhead Expenses	7,914
	1) Salaries and Contribution Expense	2,410
	2) Business Premise and Fixed Assets Expenses	2,070
	3) Other Expenses	3,435
VI.	NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)	4,109
IN 4.	Extraordinary Income	68
EX 4.	Extraordinary Expenses	1
VII.	NET OTHER EXTRAORDINARY INCOME/EXPENSES (IN 4. - EX 4.)	68
VIII.	NET INCOME/EXPENSES AFTER EXTRAORDINARY ITEMS (VI - VII)	4,176
EX 5.	Income Taxes and Contributions	376
IX.	NET PROFIT/LOSS (VIII - EX 5)	3,801