

INCOME STATEMENT AS OF 12/31/12

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	17,051
	1) Deposits	73
	2) Securities Purchased Under Agreement to Resell	
	3) Loans and Financial Lease	14,881
	4) Securities Held to Maturity	180
	5) Other Interest Income	1,918
EX 1.	Interest Expenses	8,212
	1) Deposits	7,215
	2) Securities Purchase under Agreement to Resell	
	3) Borrowings - Claims Payable	
	4) Loans and other Borrowings	136
	5) Subordinated Debts	860
	6) Other Interest Expenses	
I.	NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)	8,839
II.	Provision Expenses for Losses	7,349
III.	NET INCOME/EXPENSES (I-II)	1,491
IN 2.	Fee Income	3,464
	1) Fees from Loans	425
	2) Fees from Off Balance Sheet Activities	567
	3) Fees from Services Rendered	2,289
	4) Other Fees	182
EX 2.	Fee Expense	9,131
	1) Fees for Loans	0
	2) Fees for Off Balance Sheet Activities	
	3) Fees for Services Rendered	446
	4) Other Fees	8,685
IV.	NET FEE INCOME/EXPENSES (IN 2. - EX 2.)	-5,668
V.	NET INTEREST & FEE INCOME/EXPENSES (III+IV)	-4,177
IN 3.	Other Income	1,554
	1) Income from FX Dealings (Net)	
	2) FX Revaluation of Gains/Losses	34
	3) Income from Securities Trading (net) and Gains/Losses on Securities Available for Sale and Held to Maturity (including Equity Investments)	0
	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	1,519
EX 3.	Overhead and Other Expenses	10,281
	1) Salaries and Contribution Expense	4,269
	2) Business Premise and Fixed Assets Expenses	4,208
	3) Other Expenses	1,805
VI.	NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)	-12,905
IN 4.	Extraordinary Income	13,630
EX 4.	Extraordinary Expenses	558
VII.	NET OTHER EXTRAORDINARY INCOME/EXPENSES (IN 4. - EX 4.)	13,072
VIII.	NET INCOME/EXPENSES AFTER EXTRAORDINARY ITEMS (VI - VII)	167
EX 5.	Income Taxes and Contributions	-128
IX.	NET PROFIT/LOSS (VIII - EX 5)	296