

INCOME STATEMENT AS OF 12/31/08

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.	Interest Income	20,148
	1) Deposits	956
	2) Securities Purchased Under Agreement to Resell	
	3) Loans and Leases	18,364
	4) Securities Held to Maturity	
	5) Other Interest Income	828
EX 1.	Interest Expenses	4,675
	1) Deposits	2,691
	2) Securities Sold Under Repurchase Agreement	
	3) Liabilities Based on Loans and Other Borrowings	
	4) Other Borrowings - Matured Liabilities	1,675
	5) Subordinated Debts	285
	6) Other Interest Expenses	24
I.	NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)	15,472
II.	Provision Expenses for Losses	1,502
III.	NET INCOME/EXPENSES (I-II)	13,971
IN 2. F	Fee Income	2,068
	1) Fees from Loans	940
	2) Fees from Off Balance Sheet Activities	16
	3) Fees from Services Rendered	980
	4) Other Fees	132
EX 2. F	Fee Expense	814
	1) Fees for Loans	63
	2) Fees for Off Balance Sheet Activities	
	3) Fees for Services Rendered	640
	4) Other Fees	112
IV.	NET FEE INCOME/EXPENSES (IN 2. - EX 2.)	1,254
V.	NET INTEREST & FEE INCOME/EXPENSES (III+IV)	15,224
IN 3.	Other Income	1,313
	1) Income from FX Dealings (Net)	266
	2) FX Revaluation Gains/Losses	-80
	3) Income from Trading Securities - Net Gains/Losses on Available for Sale and Held to Maturity Securities	
	4) Other Income	1,127
EX 3.	Overhead Expenses	11,212
	1) Salaries and Contribution Expense	6,404
	2) Business Premise and Fixed Assets Expenses	1,870
	3) Other Expenses	2,938
VI.	NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)	5,325
IN 4.	Extraordinary Income	
EX 4.	Extraordinary Expenses	
VII.	NET OTHER EXTRAORDINARY INCOME/EXPENSES (IN 4. - EX 4.)	
VIII.	NET INCOME/EXPENSES AFTER EXTRAORDINARY ITEMS (VI - VII)	5,325
EX 5.	Income Taxes and Contributions	511
IX.	NET PROFIT/LOSS (VIII - EX 5)	4,814