

INCOME STATEMENT AS OF 12/31/10

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	24,778
	1) Deposits	57
	2) Securities Purchased Under Agreement to Resell	
	3) Loans and Financial Lease	22,919
	4) Securities Held to Maturity	86
	5) Other Interest Income	1,716
EX 1.	Interest Expenses	7,245
	1) Deposits	4,073
	2) Securities Purchase under Agreement to Resell	
	3) Borrowings - Claims Payable	
	4) Loans and other Borrowings	2,968
	5) Subordinated Debts	195
	6) Other Interest Expenses	9
I.	NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)	17,532
II.	Provision Expenses for Losses	7,126
III.	NET INCOME/EXPENSES (I-II)	10,407
IN 2.	Fee Income	2,973
	1) Fees from Loans	1,143
	2) Fees from Off Balance Sheet Activities	51
	3) Fees from Services Rendered	1,404
	4) Other Fees	374
EX 2.	Fee Expense	766
	1) Fees for Loans	60
	2) Fees for Off Balance Sheet Activities	
	3) Fees for Services Rendered	659
	4) Other Fees	47
IV.	NET FEE INCOME/EXPENSES (IN 2. - EX 2.)	2,206
V.	NET INTEREST & FEE INCOME/EXPENSES (III+IV)	12,613
IN 3.	Other Income	374
	1) Income from FX Dealings (Net)	
	2) FX Revaluation of Gains/Losses	88
	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	46
	5) Net Losses/Gains from Custody Operations	
	6) Other Income	240
EX 3.	Overhead and Other Expenses	10,741
	1) Salaries and Contribution Expense	6,325
	2) Business Premise and Fixed Assets Expenses	2,207
	3) Other Expenses	2,209
VI.	NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)	2,246
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)	2,246
EX 5.	Income Taxes and Contributions	266
IX.	NET PROFIT/LOSS (VIII - EX 5)	1,980