

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	28,131
	1) Deposits	39
	2) Securities Purchased Under Agreement to Resell	714
	3) Loans and Financial Lease	25,741
	4) Securities Held to Maturity	279
	5) Other Interest Income	1,358
EX 1.	Interest Expenses	9,965
	1) Deposits	5,442
	2) Securities Purchase under Agreement to Resell	
	3) Borrowings - Claims Payable	
	4) Loans and other Borrowings	3,752
	5) Subordinated Debts	203
	6) Other Interest Expenses	569
I.	NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)	18,165
II.	Provision Expenses for Losses	5,213
III.	NET INCOME/EXPENSES (I-II)	12,953
IN 2.	Fee Income	4,277
	1) Fees from Loans	1,375
	2) Fees from Off Balance Sheet Activities	223
	3) Fees from Services Rendered	2,390
	4) Other Fees	287
EX 2.	Fee Expense	1,170
	1) Fees for Loans	45
	2) Fees for Off Balance Sheet Activities	
	3) Fees for Services Rendered	1,039
	4) Other Fees	85
IV.	NET FEE INCOME/EXPENSES (IN 2. - EX 2.)	3,107
V.	NET INTEREST & FEE INCOME/EXPENSES (III+IV)	16,060
IN 3.	Other Income	1,364
	1) Income from FX Dealings (Net)	
	2) FX Revaluation of Gains/Losses	276
	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	33
	5) Net Losses/Gains from Custody Operations	
	6) Other Income	1,055
EX 3.	Overhead and Other Expenses	12,569
	1) Salaries and Contribution Expense	7,653
	2) Business Premise and Fixed Assets Expenses	2,390
	3) Other Expenses	2,527
VI.	NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)	4,855
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)	4,855
EX 5.	Income Taxes and Contributions	483
IX.	NET PROFIT/LOSS (VIII - EX 5)	4,372