

INCOME STATEMENT AS OF 09/30/08

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	9,879
	1) Deposits	44
	2) Securities Purchased Under Agreement to Resell	
	3) Loans and Leases	9,590
	4) Securities Held to Maturity	
	5) Other Interest Income	246
EX 1.	Interest Expenses	3,663
	1) Deposits	1,610
	2) Securities Sold Under Repurchase Agreement	
	3) Liabilities Based on Loans and Other Borrowings	
	4) Other Borrowings - Matured Liabilities	2,044
	5) Subordinated Debts	
	6) Other Interest Expenses	9
I.	NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)	6,217
II.	Provision Expenses for Losses	2,746
III.	NET INCOME/EXPENSES (I-II)	3,470
IN 2. F	Fee Income	3,247
	1) Fees from Loans	1,000
	2) Fees from Off Balance Sheet Activities	109
	3) Fees from Services Rendered	1,307
	4) Other Fees	830
EX 2. F	Fee Expense	623
	1) Fees for Loans	
	2) Fees for Off Balance Sheet Activities	43
	3) Fees for Services Rendered	194
	4) Other Fees	386
IV.	NET FEE INCOME/EXPENSES (IN 2. - EX 2.)	2,624
V.	NET INTEREST & FEE INCOME/EXPENSES (III+IV)	6,095
IN 3.	Other Income	922
	1) Income from FX Dealings (Net)	113
	2) FX Revaluation Gains/Losses	-45
	3) Income from Trading Securities - Net Gains/Losses on Available for Sale and Held to Maturity Securities	-12
	4) Other Income	865
EX 3.	Overhead Expenses	6,714
	1) Salaries and Contribution Expense	3,975
	2) Business Premise and Fixed Assets Expenses	1,856
	3) Other Expenses	882
VI.	NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)	303
IN 4.	Extraordinary Income	
EX 4.	Extraordinary Expenses	1
VII.	NET OTHER EXTRAORDINARY INCOME/EXPENSES (IN 4. - EX 4.)	-1
VIII.	NET INCOME/EXPENSES AFTER EXTRAORDINARY ITEMS (VI - VII)	302
EX 5.	Income Taxes and Contributions	126
IX.	NET PROFIT/LOSS (VIII - EX 5)	176