

INCOME STATEMENT AS OF 09/30/11

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	13,821
	1) Deposits	1
	2) Securities Purchased Under Agreement to Resell	34
	3) Loans and Financial Lease	13,421
	4) Securities Held to Maturity	
	5) Other Interest Income	365
EX 1.	Interest Expenses	4,020
	1) Deposits	1,263
	2) Securities Purchase under Agreement to Resell	
	3) Borrowings - Claims Payable	
	4) Loans and other Borrowings	2,756
	5) Subordinated Debts	
	6) Other Interest Expenses	1
I.	NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)	9,802
II.	Provision Expenses for Losses	2,030
III.	NET INCOME/EXPENSES (I-II)	7,772
IN 2.	Fee Income	3,780
	1) Fees from Loans	705
	2) Fees from Off Balance Sheet Activities	213
	3) Fees from Services Rendered	1,493
	4) Other Fees	1,369
EX 2.	Fee Expense	1,151
	1) Fees for Loans	31
	2) Fees for Off Balance Sheet Activities	128
	3) Fees for Services Rendered	403
	4) Other Fees	588
IV.	NET FEE INCOME/EXPENSES (IN 2. - EX 2.)	2,629
V.	NET INTEREST & FEE INCOME/EXPENSES (III+IV)	10,401
IN 3.	Other Income	924
	1) Income from FX Dealings (Net)	39
	2) FX Revaluation of Gains/Losses	-16
	3) Income from Securities Trading (net) and Gains/Losses on Securities Available for Sale and Held to Maturity (including Equity Investments)	54
	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	
	6) Other Income	847
EX 3.	Overhead and Other Expenses	7,814
	1) Salaries and Contribution Expense	4,415
	2) Business Premise and Fixed Assets Expenses	1,909
	3) Other Expenses	1,491
VI.	NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)	3,511
IN 4.	Extraordinary Income	0
EX 4.	Extraordinary Expenses	14
VII.	NET OTHER EXTRAORDINARY INCOME/EXPENSES (IN 4. - EX 4.)	-14
VIII.	NET INCOME/EXPENSES AFTER EXTRAORDINARY ITEMS (VI - VII)	3,497
EX 5.	Income Taxes and Contributions	
IX.	NET PROFIT/LOSS (VIII - EX 5)	3,497