

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.

	POSITION	(000€) AMOUNT
IN 1.	Interest Income	20,598
	1) Deposits	1
	2) Securities Purchased Under Agreement to Resell	55
	3) Loans and Financial Lease	19,854
	4) Securities Held to Maturity	
	5) Other Interest Income	689
EX 1.	Interest Expenses	8,152
	1) Deposits	4,302
	2) Securities Purchase under Agreement to Resell	
	3) Borrowings - Claims Payable	
	4) Loans and other Borrowings	3,849
	5) Subordinated Debts	
	6) Other Interest Expenses	1
I.	NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)	12,447
II.	Provision Expenses for Losses	3,263
III.	NET INCOME/EXPENSES (I-II)	9,183
IN 2.	Fee Income	5,760
	1) Fees from Loans	1,230
	2) Fees from Off Balance Sheet Activities	428
	3) Fees from Services Rendered	2,172
	4) Other Fees	1,931
EX 2.	Fee Expense	2,001
	1) Fees for Loans	31
	2) Fees for Off Balance Sheet Activities	274
	3) Fees for Services Rendered	535
	4) Other Fees	1,161
IV.	NET FEE INCOME/EXPENSES (IN 2. - EX 2.)	3,759
V.	NET INTEREST & FEE INCOME/EXPENSES (III+IV)	12,942
IN 3.	Other Income	459
	1) Income from FX Dealings (Net)	70
	2) FX Revaluation of Gains/Losses	-12
	3) Income from Securities Trading (net) and Gains/Losses on Securities Available for Sale and Held to Maturity (including Equity Investments)	234
	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	167
EX 3.	Overhead and Other Expenses	11,177
	1) Salaries and Contribution Expense	6,348
	2) Business Premise and Fixed Assets Expenses	2,664
	3) Other Expenses	2,165
VI.	NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)	2,225
IN 4.	Extraordinary Income	30
EX 4.	Extraordinary Expenses	27
VII.	NET OTHER EXTRAORDINARY INCOME/EXPENSES (IN 4. - EX 4.)	3
VIII.	NET INCOME/EXPENSES AFTER EXTRAORDINARY ITEMS (VI - VII)	2,227
EX 5.	Income Taxes and Contributions	214
IX.	NET PROFIT/LOSS (VIII - EX 5)	2,014