

INCOME STATEMENT AS OF 06/30/06

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 | 514 |
| | 1) Deposits | 13 |
| | 2) Securities Purchased Under Agreement to Resell | |
| | 3) Loans and Leases | 501 |
| | 4) Securities Held to Maturity | |
| | 5) Other Interest Income | 0 |
| EX 1. | Interest Expense | 104 |
| | 1) Deposits | 72 |
| | 2) Securities Sold Under Repurchase Agreement | |
| | 3) Obligations Based on Loans and Other Borrowings | |
| | 4) Other Borrowings - Matured Liabilities | 32 |
| | 5) Subordinated Debt | |
| | 6) Other Interest Expense | |
| I. | NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.) | 411 |
| II. | Provisions for Losses | 82 |
| III. | NET INCOME/EXPENSE (I-II) | 329 |
| IN 2. F | Fee Income | 190 |
| | 1) Fees from Loans | 4 |
| | 2) Fees from Off Balance Sheet Products | 32 |
| | 3) Fees from Services | 147 |
| | 4) Other Fees | 7 |
| EX 2. F | Fee Expense | 36 |
| | 1) Fees for Loans | |
| | 2) Fees for Off Balance Sheet Activities | |
| | 3) Fees for Services | 36 |
| | 4) Other Fees | 0 |
| IV. | NET FEE INCOME/EXPENSE (IN 2. - EX 2.) | 153 |
| V. | NET INTEREST INCOME & NET FEE INCOME/EXPENSE (III+IV) | 482 |
| IN 3. | Other Income | 14 |
| | 1) Income from FX Dealings (Net) | |
| | 2) FX Revaluation Gains/Losses | 3 |
| | 3) Revenue from Trading Securities - Net Gains/Losses on Available for Sale and Held to Maturity Securities (including equity investments) | |
| | 4) Other Income | 11 |
| EX 3. | Overhead and Other Expense | 466 |
| | 1) Salaries and Contribution Expense | 289 |
| | 2) Business Premise and Fixed Assets Expense | 79 |
| | 3) Other Expense | 98 |
| VI. | NET INCOME/EXPENSE BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3) | 31 |
| IN 4. | Extraordinary Income | |
| EX 4. | Extraordinary Expense | 1 |
| VII. | NET OTHER EXTRAORDINARY INCOME/EXPENSE (IN 4. - EX 4.) | -1 |
| VIII. | NET INCOME/EXPENSE AFTER EXTRAORDINARY ITEMS (VI - VII) | 30 |
| EX 5. | Income Taxes and Contributions | |
| IX. | NET PROFIT/LOSS (VIII - EX 5) | 30 |