

INCOME STATEMENT AS OF 09/30/12

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	1,078
	1) Deposits	3
	2) Securities Purchased Under Agreement to Resell	
	3) Loans and Financial Lease	1,066
	4) Securities Held to Maturity	9
	5) Other Interest Income	
EX 1.	Interest Expenses	584
	1) Deposits	454
	2) Securities Purchase under Agreement to Resell	
	3) Borrowings - Claims Payable	
	4) Loans and other Borrowings	78
	5) Subordinated Debts	53
	6) Other Interest Expenses	
I.	NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)	494
II.	Provision Expenses for Losses	830
III.	NET INCOME/EXPENSES (I-II)	-336
IN 2.	Fee Income	334
	1) Fees from Loans	89
	2) Fees from Off Balance Sheet Activities	15
	3) Fees from Services Rendered	199
	4) Other Fees	31
EX 2.	Fee Expense	128
	1) Fees for Loans	
	2) Fees for Off Balance Sheet Activities	
	3) Fees for Services Rendered	44
	4) Other Fees	85
IV.	NET FEE INCOME/EXPENSES (IN 2. - EX 2.)	205
V.	NET INTEREST & FEE INCOME/EXPENSES (III+IV)	-131
IN 3.	Other Income	1,641
	1) Income from FX Dealings (Net)	0
	2) FX Revaluation of Gains/Losses	-13
	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	
	5) Net Losses/Gains from Custody Operations	
	6) Other Income	1,654
EX 3.	Overhead and Other Expenses	1,627
	1) Salaries and Contribution Expense	887
	2) Business Premise and Fixed Assets Expenses	407
	3) Other Expenses	333
VI.	NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)	-117
IN 4.	Extraordinary Income	0
EX 4.	Extraordinary Expenses	0
VII.	NET OTHER EXTRAORDINARY INCOME/EXPENSES (IN 4. - EX 4.)	0
VIII.	NET INCOME/EXPENSES AFTER EXTRAORDINARY ITEMS (VI - VII)	-117
EX 5.	Income Taxes and Contributions	
IX.	NET PROFIT/LOSS (VIII - EX 5)	-117