

## INCOME STATEMENT AS OF 12/31/11

## 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.

	POSITION	(000€) AMOUNT
IN 1.	<b>Interest Income</b>	1,097
	1) Deposits	8
	2) Securities Purchased Under Agreement to Resell	
	3) Loans and Financial Lease	1,078
	4) Securities Held to Maturity	12
	5) Other Interest Income	
EX 1.	<b>Interest Expenses</b>	704
	1) Deposits	539
	2) Securities Purchase under Agreement to Resell	
	3) Borrowings - Claims Payable	
	4) Loans and other Borrowings	94
	5) Subordinated Debts	70
	6) Other Interest Expenses	
I.	<b>NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)</b>	394
II.	<b>Provision Expenses for Losses</b>	423
III.	<b>NET INCOME/EXPENSES (I-II)</b>	-29
IN 2.	<b>Fee Income</b>	278
	1) Fees from Loans	91
	2) Fees from Off Balance Sheet Activities	17
	3) Fees from Services Rendered	164
	4) Other Fees	6
EX 2.	<b>Fee Expense</b>	100
	1) Fees for Loans	
	2) Fees for Off Balance Sheet Activities	
	3) Fees for Services Rendered	40
	4) Other Fees	60
IV.	<b>NET FEE INCOME/EXPENSES (IN 2. - EX 2.)</b>	179
V.	<b>NET INTEREST &amp; FEE INCOME/EXPENSES ( III+IV)</b>	150
IN 3.	<b>Other Income</b>	302
	1) Income from FX Dealings (Net)	0
	2) FX Revaluation of Gains/Losses	-1
	3) Income from Securities Trading (net) and Gains/Losses on Securities Available for Sale and Held to Maturity (including Equity Investments)	-39
	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	341
EX 3.	<b>Overhead and Other Expenses</b>	1,989
	1) Salaries and Contribution Expense	952
	2) Business Premise and Fixed Assets Expenses	625
	3) Other Expenses	412
VI.	<b>NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)</b>	-1,538
IN 4.	Extraordinary Income	0
EX 4.	Extraordinary Expenses	0
VII.	<b>NET OTHER EXTRAORDINARY INCOME/EXPENSES (IN 4. - EX 4.)</b>	0
VIII.	<b>NET INCOME/EXPENSES AFTER EXTRAORDINARY ITEMS (VI - VII)</b>	-1,538
EX 5.	Income Taxes and Contributions	
IX.	<b>NET PROFIT/LOSS (VIII - EX 5)</b>	-1,538