

## I N C O M E    S T A T E M E N T

amounts in thousands of EUR

|  | <u>I. - VI. 2007</u> | <u>I. - XII. 2006</u> |
|--|----------------------|-----------------------|
| 1 Interest and similar income                  | 52.165               | 91.858                |
| 2 Interest expense and similar charges         | -27.571              | -47.996               |
| <b>3 Net interest income</b>                   | <b>24.594</b>        | <b>43.862</b>         |
| 4 Fees and commission income                   | 8.613                | 18.240                |
| 5 Fees and commission expense                  | -1.217               | -2.864                |
| <b>6 Net commission</b>                        | <b>7.396</b>         | <b>15.376</b>         |
| 7 Dividend income                              | 78                   | 789                   |
| 8 Net trading and investment securities income | 9.766                | 11.799                |
| 10 Other operating income                      | 915                  | 736                   |
| 11 Impairment charge for credit losses         | -3.143               | -6.372                |
| 12 Operating expenses                          | -22.414              | -43.670               |
| <b>13 Profit before income tax</b>             | <b>17.192</b>        | <b>22.520</b>         |