

I N C O M E S T A T E M E N T

amounts in thousands of EUR

I. - IX. 2007 I. - XII. 2006

1	Interest and similar income	82.888	91.858
2	Interest expense and similar charges	-45.396	-47.996
3	Net interest income	37.492	43.862
4	Fees and commission income	13.086	18.240
5	Fees and commission expense	-1.895	-2.864
6	Net commission	11.191	15.376
7	Dividend income	810	789
8	Net trading and investment securities income	12.379	11.799
10	Other operating income	993	736
11	Impairment charge for credit losses	-6.018	-6.372
12	Operating expenses	-33.413	-43.670
13	Profit before income tax	23.434	22.520