

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

- amounts in thousands of EUR

	1.1. - 30.9.2008	31.12.2007
Interest and similar income	103.792	113.473
Interest expense and similar charges	-65.972	-65.060
Net interest income	37.820	48.413
Dividend income	1.186	1.051
Fees and commission income	15.073	19.347
Fees and commission expense	-2.351	-2.847
Net commission	12.722	16.500
Net trading and investment securities income	8.691	12.513
Other operating income	-2	654
Operating expenses	-31.609	-43.934
Provisions and impairment charges	-7.200	-8.597
Profit before income tax	21.608	26.600