

b) Statement of Income to ILB Group 2006				
For the period from 1 January 2006 to 31 December 2006				
	Thousand EUR	Thousand EUR	Thousand EUR	2005: Thousand EUR
1. Interest income from				
a) Lending and money market transactions	203,793			206,223
b) Fixed-rate securities and debt register claims	<u>70,813</u>			<u>45,568</u>
		274,606		251,791
2. Interest expenses		<u>243,992</u>		<u>222,773</u>
			30,614	29,018
3. Current income from				
a) Investments			1,589	1,566
4. Income from associated enterprises			-33	12
5. Commissions and similar service charges earned		29,972		30,143
6. Commissions and similar charges payable		<u>346</u>		<u>387</u>
			29,626	29,756
7. Other operating income			5,926	9,468
8. General administrative expenses				
a) Expenditure on personnel				
aa) Wages and salaries	21,971			21,886
ab) Social security contributions and expenditure on pensions and support	<u>4,063</u>			<u>4,088</u>
Of which: for pensions 66 TEUR		26,034		25,974
b) Other administrative expenses		<u>12,876</u>		<u>12,458</u>
			38,910	38,432
9. Depreciation and value adjustments on intangible assets and fixed assets			2,602	6,615
10. Other operating expenses			79	71
11. Write-downs and value adjustments on loans and certain securities and increase of allowances for possible loan losses			20,086	13,457
12. Earning on allocation to investments, shares in associated enterprises and securities treated as fixed assets			15,172	-982
13. Allocations to the fund for general bank risks			<u>2,000</u>	<u>2,000</u>
14. Result of normal business operations			19,217	8,263
15. Taxes on income and profits			8	-12
16. Other taxes not shown in Item 10			-40	-38
17. Income from loss transfer agreements			1,661	2,384
18. Expenditure from the replenishment of liabilities reduced in earlier years			9,695	0
19. Expenditure on the assignment of results to third parties			<u>2,013</u>	<u>0</u>
20. Net income for the year			9,138	10,597
21. Profit brought forward from previous year			10,073	20
22. Allocations to the retained earnings to				
a) the statutory reserve			267	492
23. Shares in results of outside shareholders			<u>-927</u>	<u>-52</u>
24. Balance sheet profit			<u>18,017</u>	<u>10,073</u>