

b) Statement of Income to ILB Group

	Thousand EUR	Thousand EUR	Thousand EUR	1 Jan.–31 Dec. 2007 Thousand EUR
1. Interest income from				
a) Lending and money market transactions	256,980			228,120
b) Fixed-rate securities and debt register claims	108,493			98,141
		365,473		326,261
2. Interest expenses		321,788		287,286
			43,685	38,975
3. Current income from				
a) Investments			1,190	1,516
4. Income from associated enterprises			0	0
5. Commissions and similar service charges earned		32,003		28,117
6. Commissions and similar charges payable		263		201
			31,740	27,916
7. Other operating income			5,694	5,881
8. General administrative expenses				
a) Expenditure on personnel				
aa) Wages and salaries	23,364			22,582
ab) Social security contributions and expenditure on pensions and support	4,056			4,145
Of which: for pensions 45 TEUR (2007: 42 TEUR)		27,420		26,727
b) Other administrative expenses		13,688		13,953
			41,108	40,680
9. Depreciation and value adjustments on intangible assets and fixed assets			2,560	2,643
10. Other operating expenses			109	67
11. Write-downs of and value adjustments on loans and certain securities and increase of allowances for possible loan losses			25,441	14,392
12. Earning on allocation to investments, shares in associated enterprises and securities treated as fixed assets			2,131	+ 1,487
13. Allocations to the fund for general bank risks			2,000	2,000
14. Result of normal business operations			8,960	15,993
15. Taxes on income and profits			- 45	- 40
16. Other taxes not shown in Item 10			- 51	- 83
17. Income from loss transfer agreements			4,790	2,786
18. Expenditure from the replenishment of liabilities reduced in earlier years			566	41
19. Expenditure on the assignment of results to third parties			0	0
20. Allocations to the ILB Promotional fund			7,500	12,500
21. Net income for the year			5,588	6,115
22. Profit brought forward from previous year			23,983	18,017
23. Allocations to the retained earnings to				
a) the statutory reserve			276	275
24. Shares in results of outside shareholders			- 80	126
25. Balance sheet profit			29,215	23,983