

Profit and loss account for the 2002 financial year

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	EUR	EUR	EUR	2001 EUR thousands
1. Interest income from				
a) Loan and money market transactions	229,469,142.77			225,497
b) Fixed-interest securities and debt register claims	<u>59,961,979.76</u>			<u>66,977</u>
		289,431,122.53		292,474
2. Interest expenditure		<u>187,985,719.28</u>		<u>203,525</u>
			101,445,403.25	<u>88,949</u>
3. Current income from				
a) Shares and other non-fixed-interest securities		12,789,458.80		(5,042)
b) Equity investment		<u>2,297,302.40</u>		<u>(3,614)</u>
c) Shares in affiliated/associated companies		<u>0.00</u>		<u>(0)</u>
			15,086,761.20	<u>8,656</u>
4. Income from profit syndicates, profit allocation or partial profit allocation contracts			984,873.58	897
5. Commission income received		20,932,773.39		(21,159)
6. Commission expenditure		<u>1,915,487.12</u>		<u>(1,699)</u>
			19,017,286.27	19,460
7. Net income from financial transactions			208,467.00	381
8. Other operating income			3,336,413.03	3,439
9. Income from release of special items with reserves share			107,890.80	4,281
			<u>140,187,095.13</u>	<u>126,063</u>
10. General administrative costs				
a) Personnel costs				
aa) Wages and salaries	47,679,006.11			(46,474)
ab) Social security deductions and expenditure on pension and support benefits	<u>14,840,493.74</u>			<u>(14,387)</u>
		62,519,499.85		(60,861)
of which: on old-age pensions	4,935,413.45 EUR			(4,847)
b) Other administrative costs		<u>29,475,395.62</u>		<u>(26,323)</u>
			91,994,895.47	87,184
11. Write-downs and allowances for bad debt on intangible assets and fixed assets			6,697,835.31	6,692
12. Other operating expenses			2,639,474.61	4,090
13. Write-downs and allowances for bad debt on loans and certain securities as well as allocations to reserves for lending operations		30,221,116.61		(13,162)
13a. Allocations to fund for general banking risks			33,700,000.00	0
14. Income from allocations to loans and certain securities as well as from the release of reserves for lending operations		0.00	30,221,116.61	(0)
14a. Withdrawals from fund for general banking risks			0.00	0
15. Write-downs and allowances for bad debt on equity investments, shares in affiliated/associated companies and securities treated like fixed assets		0.00		(0)
16. Income from allocations to equity investments, shares in affiliated/associated companies and securities treated like fixed assets		451,014.67		(299)
			451,014.67	299
17. Expenditure from loss acceptance			0.00	0
18. Allocations to special items with reserves share			0.00	0
19. Result from normal business activities			-24,615,212.20	15,234
20. Extraordinary income		36,875,302.70		(0)
21. Extraordinary expenditure		<u>0.00</u>		<u>(0)</u>
22. Extraordinary result			36,875,302.70	0
23. Tax on income		3,385,013.05		(6,476)
24. Other taxes provided they are not reported under Item 12		<u>205,907.34</u>		<u>(218)</u>
			3,590,920.39	6,694
25. Net earnings			8,669,170.11	8,540
26. Profit/Loss carried forward from previous year			0.00	0
			8,669,170.11	8,540
27. Withdrawals from profit reserves				
a) From contingency reserve		0.00		(0)
b) From other reserves		<u>0.00</u>		<u>(0)</u>
			0.00	0
28. Allocations to profit reserves				
a) To contingency reserve		0.00		(0)
b) To other reserves		<u>0.00</u>		<u>(0)</u>
			0.00	0
29. Net earnings			8,669,170.11	8,540