

Profit and loss account for 2000

12

	EUR	EUR	EUR	2000 EUR 000
1. Interest and similar receipts from				
a) credits and money-market operations	225,497,098.69			216,176
b) fixed interests securities and Debit Register claims	66,976,995.98			64,767
		292,474,094.67		280,943
2. Interest and similar expenses		203,525,004.87		193,552
			88,949,089.80	87,391
3. Current receipts from				
a) shares and other securities	5,041,836.10			(8,135)
b) participating interests	3,614,463.53			(1,021)
c) interests in associated companies	0.00			(0)
			8,656,299.63	9,156
4. Receipts arising from profit transfer agreements and similar agreements and similar			897,302.34	718
5. Commissions from services rendered	21,158,884.46			(22,257)
6. Commissions for services received	1,699,101.74			(1,615)
			19,459,782.72	20,642
7. Net proceeds or expenses of financial transactions			380,596.18	347
8. Other operating receipts			3,439,234.38	3,541
9. Receipts arising from liquidation of reserves subject to future taxation to section 52(8) of EStG			4,280,523.24	4,745
			126,062,828.29	126,540
10. Administrative expenditure				
a) Staff expenses				
aa) Wages and salaries	46,474,006.63			(46,803)
ab) Social security contributions	14,387,414.77			(14,558)
		60,861,421.40		(61,361)
including: Retirement pensions	4,846,754.64 EUR			(5,040)
b) Other operating expenses		26,322,305.96		(23,633)
			87,183,727.36	84,994
11. Depreciation of land and buildings, furniture and equipment and intangible assets			6,692,185.77	7,661
12. Other expenses			4,090,209.68	6,964
13. Losses incurred and provided for on loans and securities and increases in provisions for loan losses		13,161,656.37		(2,638)
14. Other receipts, including gains from the downward adjustment of provisions for possible loan losses		0.00		0
			13,161,656.37	2,638
15. Amounts written down of participating interests		0.00		(0)
16. Gains from the downward adjustment of provisions, unless included in item 14 above		298,881.46		(2,806)
			298,881.46	2,806
17. Expenses from assumption of losses			0.00	0
18. Allocation to the reserves subject to future taxation to section 52 (8) of EStG			0.00	108
19. Operating result			15,233,930.57	26,981
20. Extraordinary receipts	0.00			(0)
21. Extraordinary expenditure	0.00			(0)
22. Extraordinary result			0.00	0
23. Taxes on income, earnings and net asset	6,476,686.38			(18,277)
24. Other taxes unless included in item 12 above	217,703.47			(254)
			6,694,389.85	18,531
25. Profit for the year			8,539,540.72	8,450
26. Profit /Loss brought forward			0,00	0
			8,539,540.72	8,450
27. Withdrawal from				
a) the security reserves	0.00			(0)
b) other reserves	0.00			(0)
			0,00	(0)
			8,539,540.72	8,450
28. Allocation of reserves				
a) the security reserves	0.00			(0)
b) other reserves	0.00			(0)
			0,00	0
29. Distributable profit			8,539,540.72	8,450