

PRESS RELEASE

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CARIGE'S FIRST HALF 2006 RESULTS IN LINE WITH THE 2006-2008 PLAN; CONSOLIDATED NET PROFIT OF €83.3 MILLION AND BANCA CARIGE NET PROFIT OF €96.5 MILLION

- **Consolidated results:** Carige Group's consolidated net profit for the first half of 2006 of € 83.3 million (+0.8% relative to 1H05) is in line with budget estimates and the Group's development targets outlined in its 2006-08 Strategic Plan;
- The group has continued to develop its intermediation activities, registering significant annualised growth, both for loans (+14.1% annualised) and for deposits (+6.8% for overall deposits – direct and indirect), permitting growth in interest margin and net commissions of 12.6% and 9.5% respectively;
- By virtue of the positive results associated with traditional client activities, intermediation margin grew by 1.7% to € 394.6 million, despite the absence of non-recurring revenues on the proprietary securities portfolio deriving from trading operations which made a positive contribution in 2005;
- Adjustments to net values for deterioration of overdrafts and unsecured loans fell by 0.2% to € 23.4 million, following a careful policy of selecting and monitoring creditworthiness;
- Investments in technology, together with those for the realisation of strategic projects linked to Basle II and the centralisation of back offices and those to sustain the organic growth plan (opening of new branches), did not prevent the company from pursuing its plan for rationalising operating costs, which were reduced by 0.1% overall on an annual basis;
- Pre-tax income rose by 5.6% to € 137.4 million; net profit amounted to € 83.3 million, slightly above the 2005 level (€ 82.6 million);
- The Group's equity base as of 30 June, 2006, with a Tier I ratio of 6.3% and a Total Capital Ratio (TCR) of 7.9%, does not yet reflect the capital increase which was successfully concluded in August of this year and which injected around € 215 million of fresh equity into the Group; considering this capital increase the Tier I and TCR ratios would be equal to 7.7% and 9.2% respectively.
- **Banca Carige's** individual results followed the progress outlined for the Group, even if the Parent result suffered disproportionately from the effects of the reduction in trading revenues (characterised in the preceding year by non-recurring capital gains on operations). In detail, compared to the first half of 2005, the main aggregate parameters showed the following changes: +14.9% in loans to clients; +8% in intermediated financial activities; +12.2% growth in interest margin and +10.0% growth in commissions; -1.3% in intermediation margin (due to the effects described above); -2.0% in operating costs; net profit of € 96.5 million, a 6.8% reduction relative to the first six months of 2005.

Genoa, 11 September, 2006 – The Board of Directors of Banca Carige SpA, chaired by Giovanni Berneschi, has examined and approved the report for the first half of 2006, presented by the General Director Alfredo Sanguinetto.

Consolidated results for the First Half of 2006

The development of intermediation activities contributed to significant growth, both in interest margin (€ 265.3 million, +12.6% on an annual basis), and in net commissions (€ 125.3 million, +9.5%). By virtue of the positive results linked to traditional client activities, intermediation margin grew by 1.7% to € 394.6 million, despite the fact that the financial element did not benefit as it did last year from non-recurring trading revenues on proprietary securities positions (trading income is negative for € 4.2 million, against € 25.6 million in the first half of 2005). Adjustments to net values for deteriorating overdrafts and unsecured loans fell by 0.2% to € 23.4 million, by virtue of the careful policy of selecting and monitoring creditworthiness, while insurance activities contributed income of € 6.5 million. Necessary investments in technology including those for the realisation of strategic projects linked to Basle II and the centralisation of back offices, together with those intended to sustain the organic growth plan (opening of new branches) did not prevent the pursuit of the Group's plan for rationalising operating costs, as a result of which, operating costs were reduced by 0.1% to € 243.6 million. Pre-tax income from current operations thus amounted to € 137.4 million, a 5.6% increase on an annualised basis.

Net profit for the period amounted to € 83.3 million, a figure slightly above that of the first six months of 2005 (+0.8%), and consistent with the Group's development objectives outlined in its Strategic Plan: 2006-08.

Profitability (ROE) and efficiency (cost/income) indices were equal to 3.6% (4.7% net of the Bank of Italy revaluation) and 60.5% (against a cost/income ratio of 62.5% for the first half of 2005) respectively.

Overall deposits from clients (direct deposits plus client assets under administration) amounted to € 34.5 billion, a 6.8% increase relative to June 2005 and a 2.8% increase since the start of the year; the indirect deposits component (€ 18.7 billion) showed the fastest growth, increasing by 7.8% over 12 months and by 3.5% since the start of the year, with strong performances both by assets under management (+8.2% on an annual basis) and by assets under administration (+7.5%). Direct deposits, equal to € 15.8 billion, also showed an increase, both on an annual basis (+5.6%), and since the start of the year (+2.0%).

Loans to clients amounted to € 14.8 billion, with growth of +14.1% relative to June 2005 and of +5.9% relative to December 2005. Short-term lending also grew very strongly (+15.3% on an annual basis); medium- and long-term growth (+13.6%) is thus continuing.

Banca Carige's results for the first half of 2006

Banca Carige's results followed the overall dynamics of the Group. For revenues, interest margin and net commissions grew by +12.2% and +10% relative to June 2005, although this growth was insufficient to offset the reduction in other financial components of service revenues: intermediation margin thus amounted to € 329.9 million, 1.3% lower than in June 2005; net of adjustments to net values for deteriorating credits and other financial items, equal to € 22.2 million, net income from financial activities amounted to € 307.7 million (+1.8%). Operating costs amounted to € 173.5 million, with a 2% reduction on an annual basis. Pre-tax income was equal to € 134.3 million (-2.3%).

Net income for the period amounted to € 96.5 million, a 6.8% reduction relative to June 2005.

Profitability (ROE) and efficiency (cost/income) indices were equal to 4.1% (5.3% net of the Bank of Italy revaluation) and 51.5% (against a cost/income ratio of 52.6% for the first half of 2005) respectively.

Intermediation activity grew both for deposits (+7.2% on an annual basis for direct deposits, and +8.7% for indirect deposits), and for loans (+14.9% relative to June 2005).

On the basis of their performance during the first seven months of 2006, the full-year projections for the Bank and the Carige Group confirm the growth assumptions in the Group budget, which projects results exceeding those of 2005 and in line with the targets in the Group's strategic plan.

During the first half of 2006, the Carige Group grew to 500 **branches**; the Group has 4,729 **employees**; its nationwide network of **insurance agencies** consists of 386 units.

The half-yearly report will be available on the Group's website at www.gruppocarige.it.

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CONSOLIDATED HIGHLIGHTS

	30/6/06	31/3/06	31/12/05	30/6/05	Change %	
					6/06 12/05	6/06 6/05
BALANCE SHEET (1)						
Total assets	24,234,137	23,647,741	23,066,391	23,473,293	5.1%	3.2%
Funding	17,311,009	16,981,316	16,605,505	16,724,109	4.2%	3.5%
– Customer Deposits (a)	15,798,507	15,133,902	15,493,556	14,965,423	2.0%	5.6%
– Customers Deposits	8,891,693	8,709,416	8,657,736	8,472,264	2.7%	5.0%
– Bonds	6,399,538	5,920,297	6,351,593	6,493,159	0.8%	-1.4%
– Bonds at fair value	507,276	504,189	484,227	-	4.8%	...
– Deposits from Banks	1,512,502	1,847,414	1,111,949	1,758,686	36.0%	-14.0%
Indirect Deposits (b)	18,727,007	18,624,871	18,095,202	17,364,685	3.5%	7.8%
– Assets Under Management	9,720,250	9,806,586	9,743,308	8,982,697	-0.2%	8.2%
– Assets Under Administration	9,006,757	8,818,285	8,351,894	8,381,988	7.8%	7.5%
Total Financial Activities (a+b)	34,525,514	33,758,773	33,588,758	32,330,108	2.8%	6.8%
Lending (2)	21,139,306	20,556,793	19,924,634	19,958,401	6.1%	5.9%
– Loans to Customers (2)	14,834,416	14,249,477	14,005,478	12,998,790	5.9%	14.1%
– Loans to Banks (2)	1,383,112	1,227,382	856,388	1,231,106	61.5%	12.3%
– Securities (2)	4,921,778	5,079,934	5,062,768	5,728,505	-2.8%	-14.1%
Shareholders' Equity	2,313,618	2,292,663	2,136,595	2,153,327	8.3%	7.4%
INCOME STATEMENT (1)						
Operating Income	394,584	207,320	778,569	387,904		1.7%
Net income from financial operations	377,735	201,369	733,000	371,462		1.7%
Income before Taxation	137,361	80,743	216,808	130,090		5.6%
Net Income	83,284	42,514	131,437	82,656		0.8%
RESOURCES (3)						
Number of branches	500	497	497	495	0.6%	1.0%
Number of employees	4,729	4,720	4,736	4,779	-0.1%	-1.0%
FINANCIAL RATIOS						
Cost Income (4)	60.50%	57.53%	66.35%	62.53%		
Income before Taxation / 'Shareholders' Equity	5.94%	3.52%	10.15%	6.04%		
ROE	3.60%	1.85%	6.15%	3.84%		
ROAE	3.74%	1.92%	6.18%	3.87%		
EPS (€)						
– basic	0.071		0.116	0.072		
– diluted	0.055		0.107	0.065		
SOLVENCY RATIOS (6)						
Risk-Weighted Assets (RWA) (1)	15,915,983	15,250,600	15,295,275	13,468,526	4.1%	18.2%
Tier 1 % of RWA	6.33%	6.39%	6.48%	7.03%		
Total Capital % of RWA	7.87%	8.24%	8.33%	9.72%		

(1) Thousand of euro.

(2) Impairment losses including.

(3) Data at 12/31/05.

(4) Provisions for risks and charges excluded.

(5) Data at 30/06/2006 are estimates and Free Capital Increase is included.

CONSOLIDATED BALANCE SHEET

ASSETS	30/6/06	31/3/06	31/12/05	30/6/05	Change %	
					6/06	6/05
10. Cash and cash balances	166,027	151,649	195,470	166,311	- 15.1	- 0.2
20. Financial assets held for trading	3,022,199	3,338,898	3,333,537	4,101,702	- 9.3	- 26.3
30. Financial assets designated at fair value	579,989	592,296	602,966	582,403	- 3.8	- 0.4
40. Available-for-sale financial assets	1,370,098	1,192,330	1,186,091	1,151,342	15.5	19.0
50. Held-to-maturity investments	2,690	2,860	2,764	2,834	- 2.7	- 5.1
60. Loans and receivables with banks	1,382,782	1,227,137	855,875	1,225,960	61.6	12.8
70. Loans and receivables with customers	14,479,814	13,895,072	13,661,663	12,656,003	6.0	14.4
80. Derivatives used for hedging	15,251	28,621	61,290	89,014	- 75.1	- 82.9
100. Investments in associates and joint ventures	66,987	69,925	69,917	65,331	- 4.2	2.5
110. Insurance reserves attributable to reinsurers	171,435	175,441	176,905	188,447	- 3.1	- 9.0
120. Tangible assets	1,075,295	1,069,011	1,070,990	1,034,661	0.4	3.9
130. Intangible assets	681,773	678,874	676,812	676,428	0.7	0.8
<i>of which</i>						
- goodwill	657,582	654,352	651,104	651,105	1.0	1.0
140. Tax assets	307,435	323,291	327,298	322,256	- 6.1	- 4.6
- current	151,321	151,873	153,493	141,921	- 1.4	6.6
- deferred	156,114	171,418	173,805	180,335	- 10.2	- 13.4
160. Other assets	912,362	902,336	844,813	1,211,392	8.0	- 24.7
Total assets	24,234,137	23,647,741	23,066,391	23,474,084	5.1	3.2

LIABILITIES	30/6/06	31/3/06	31/12/05	30/6/05	Change %	
					6/06	6/05
10. Deposits from banks	1,512,502	1,847,414	1,111,949	1,758,686	36.0	- 14.0
20. Deposits from customers	8,891,693	8,709,416	8,657,736	8,472,264	2.7	5.0
30. Debt securities issued	6,399,538	5,920,297	6,351,593	6,493,159	0.8	- 1.4
40. Financial liabilities held for trading	109,986	108,150	130,617	201,189	- 15.8	- 45.3
50. Financial liabilities designated at fair value	1,087,265	1,096,486	1,087,193	582,403	0.0	86.7
60. Derivatives used for hedging	25,810	28,506	42,401	51,615	- 39.1	- 50.0
80. Tax liabilities	355,266	359,067	331,794	279,642	7.1	27.0
100. Other liabilities	1,301,689	1,158,370	1,052,397	1,564,993	23.7	- 16.8
110. Staff severance pay provision	130,492	129,906	130,966	130,321	- 0.4	0.1
120. Provisions	356,321	384,677	379,549	342,546	- 6.1	4.0
130. Insurance reserves	1,640,699	1,541,940	1,494,945	1,338,130	9.7	22.6
140. Revaluation reserves	799,934	722,714	721,982	741,564	10.8	7.9
160. Capital instruments	3,241	7,586	11,517	11,507	- 71.9	- 71.8
170. Reserves	76,233	161,354	26,558	25,436
180. Share premium	300,050	278,919	263,211	262,929	14.0	14.1
190. Share Capital	1,134,160	1,122,090	1,113,327	1,113,327	1.9	1.9
200. Treasury shares (-)	-	-	-	- 1,436	...	- 100.0
210. Minorities (+/-)	25,974	28,335	27,219	23,153	- 4.6	12.2
220. Income (loss) for the period	83,284	42,514	131,437	82,656	- 36.6	0.8
Total liabilities	24,234,137	23,647,741	23,066,391	23,474,084	5.1	3.2

CONSOLIDATED PROFIT & LOSS

	30/6/06	31/3/06	31/12/05	30/6/05	Change % 6/06 6/05
10. Interest income and similar revenues	425,502	202,106	894,656	425,977	- 0.1
20. Interest expense and similar charges	- 160,185	- 75,667	- 419,412	- 190,331	- 15.8
30. Net interest margin	265,317	126,439	475,244	235,646	12.6
40. Commission income	142,218	70,618	295,462	125,249	13.5
50. Commission expense	- 16,940	- 8,167	- 49,280	- 10,821	56.5
60. Net commissions	125,278	62,451	246,182	114,428	9.5
70. Dividends and other similar income	6,720	160	24,495	12,867	- 47.8
80. Gain/loss on financial assets and liabilities held for trading (net)	- 4,219	18,190	36,166	25,573	- 116.5
90. Fair value adjustments in hedge accounting	- 1,904	- 2,012	- 1,269	730	- 360.8
100. Gains and losses on disposal of:	1,817	1,613	- 1,972	- 1,340	- 235.6
a) loans and receivables	391	302	2,075	1,599	- 75.5
b) available-for-sale financial assets	2,225	714	1,314	184	1,109.2
c) held-to-maturity investments	- 1	96	-	-	...
d) financial liabilities	- 798	501	- 5,361	- 3,123	- 74.4
110. Net value adjustments on financial assets designated at fair value	1,575	479	- 277	-	...
130. Total revenues	394,584	207,320	778,569	387,904	1.7
140. Impairment losses on:	- 23,404	- 8,861	- 54,276	- 23,446	- 0.2
a) loans	- 24,493	- 9,155	- 53,049	- 21,035	16.4
b) available-for-sale financial assets	-	-	-	-	...
c) held-to-maturity investments	-	-	-	-	...
d) other financial assets	1,089	294	- 1,227	- 2,410	- 145.2
150. Net income from financial activities	371,180	198,459	724,293	364,458	1.8
160. Premiums earned (net)	366,352	152,237	651,853	263,179	39.2
170. Other income (net) from insurance activities	- 359,797	- 149,327	- 643,146	- 256,175	40.4
180. Net income from financial and insurance activities	377,735	201,369	733,000	371,462	1.7
190. Administrative costs:	- 247,505	- 125,434	- 534,638	- 250,941	- 1.4
a) staff expenses	- 154,980	- 80,207	- 334,935	- 159,822	- 3.0
b) general and administrative expenses	- 92,525	- 45,227	- 199,703	- 91,119	1.5
200. Provisions	- 4,892	- 1,357	- 8,320	- 1,312	272.9
210. Impairment/write-backs on tangible assets	- 8,538	- 4,173	- 18,058	- 9,430	- 9.5
220. Impairment/write-backs on intangible assets	- 5,006	- 2,432	- 11,735	- 7,279	- 31.2
230. Other income/loss	22,345	12,762	47,850	25,109	- 11.0
240. Operating costs	- 243,596	- 120,634	- 524,901	- 243,853	- 0.1
270. Profit (loss) from associates	2,689	-	5,376	2,436	10.4
280. Gains (losses) on disposal of investments	533	8	3,333	45	1,084.4
290. Income/loss before taxes from continuing operations	137,361	80,743	216,808	130,090	5.6
300. Tax expense (income) related to profit or loss from continuing operations	- 52,090	- 37,044	- 81,745	- 45,542	14.4
310. Income/loss after taxes from continuing operations	85,271	43,699	135,063	84,548	0.9
320. Profit/loss after taxes from discontinued assets classified as held for sale	-	-	-	-	...
330. Net profit/loss for the period	85,271	43,699	135,063	84,548	0.9
340. Minorities	1,987	1,185	3,626	1,892	5.0
350. Net profit (loss) attributable to the Parent Company	83,284	42,514	131,437	82,656	0.8

FINANCIAL HIGHLIGHTS - Banca Carige S.p.A.

	30/6/06	31/3/06	31/12/05	30/6/05	Change %	
					6/06 12/05	6/06 6/05
BALANCE SHEET (1)						
Total Assets	18,994,184	18,580,752	18,025,874	18,416,500	5.4%	3.1%
Funding	14,896,446	14,670,848	14,181,081	14,247,761	5.0%	4.6%
– Direct Deposits (a)	13,296,909	12,715,125	13,001,506	12,403,570	2.3%	7.2%
– Customers Deposits	7,913,740	7,836,206	7,841,871	7,587,656	0.9%	4.3%
– Bonds	4,878,928	4,374,730	4,675,408	4,815,914	4.4%	1.3%
– Bonds at fair value	504,241	504,189	484,227	-	4.1%	...
– Deposits from Banks	1,599,537	1,955,723	1,179,575	1,844,191	35.6%	-13.3%
Indirect Deposits (b)	15,525,441	15,391,579	14,904,776	14,287,480	4.2%	8.7%
– Assets Under Management	8,166,044	8,171,408	8,093,515	7,459,241	0.9%	9.5%
– Assets Under Administration	7,359,397	7,220,171	6,811,261	6,828,239	8.0%	7.8%
Total Financial Activities (a+b)	28,822,350	28,106,704	27,906,282	26,691,050	3.3%	8.0%
Lending (2)	16,287,446	15,867,096	15,224,738	15,404,899	7.0%	5.7%
– Loans to Customers (2)	12,260,911	11,787,977	11,554,376	10,669,898	6.1%	14.9%
– Loans to Banks (2)	1,517,122	1,382,276	955,909	1,292,902	58.7%	17.3%
– Securities (2)	2,509,413	2,696,843	2,714,453	3,442,099	-7.6%	-27.1%
Shareholders' Equity	2,366,203	2,345,076	2,184,222	2,202,023	8.3%	7.5%
INCOME STATEMENT (1)						
Operating Income	329,946	157,992	632,154	334,162		-1.3%
Net income from financial operations	307,729	148,974	587,818	314,433		-2.1%
Income before Taxation	134,279	60,884	193,973	137,491		-2.3%
Net Income	96,486	33,263	136,899	103,503		-6.8%
RESOURCES (3)						
Number of branches	394	393	393	393	0.3%	0.3%
Number of employees	3,713	3,696	3,695	3,720	0.5%	-0.2%
FINANCIAL RATIOS						
Cost Income (4)	51.49%	54.98%	61.37%	52.60%		
Income before Taxation / 'Shareholders' Equity	5.67%	2.60%	8.88%	6.24%		
ROE	4.08%	1.42%	6.27%	4.70%		
ROAE	4.24%	1.47%	6.26%	4.71%		
SOLVENCY RATIOS (5)						
Risk-Weighted Assets (RWA) (1)	13,772,997	13,206,165	13,146,279	11,957,200	4.8%	15.2%
Tier 1 % of RWA	9.67%	9.37%	9.25%	10.09%		
Total Capital % of RWA	12.22%	10.85%	10.90%	13.03%		

(1) Thousand of euro.

(2) Impairment losses included.

(3) Data at 31/12/05.

(4) Provisions for risks and charges excluded.

(5) Data at 30/06/2006 are estimates and Free Capital Increase is included.

BALANCE SHEET - Banca Carige S.p.A.

ASSETS	30/6/06	31/3/06	31/12/05	30/6/05	Change %	
					6/06 12/05	6/06 6/05
10. Cash and cash balances	131,047	119,368	156,987	131,873	- 16.5	- 0.6
20. Financial assets held for trading	1,709,842	1,983,343	2,029,427	2,854,662	- 15.7	- 40.1
40. Available-for-sale financial assets	879,201	793,522	776,419	727,642	13.2	20.8
60. Loans and receivables with banks	1,516,792	1,382,031	955,396	1,287,756	58.8	17.8
70. Loans and receivables with customers	11,968,572	11,494,873	11,272,526	10,399,618	6.2	15.1
80. Derivatives used for hedging	14,514	26,034	54,985	79,203	- 73.6	- 81.7
100. Investments in associates and joint ventures	905,983	900,786	895,795	893,095	1.1	1.4
110. Tangible assets	633,338	626,389	629,397	598,637	0.6	5.8
120. Intangible assets	460,693	460,402	461,101	459,899	- 0.1	0.2
<i>of which</i>						
- goodwill	446,642	446,642	446,642	446,642	-	-
130. Tax assets	220,892	247,279	259,312	245,882	- 14.8	- 10.2
- current	98,587	105,079	115,266	97,312	- 14.5	1.3
- deferred	122,305	142,200	144,046	148,570	- 15.1	- 17.7
150. Other assets	553,310	546,725	534,529	738,646	3.5	- 25.1
Total assets	18,994,184	18,580,752	18,025,874	18,416,913	5.4	3.1

LIABILITIES	30/6/06	31/3/06	31/12/05	30/6/05	Change %	
					6/06 12/05	6/06 6/05
10. Deposits from banks	1,599,537	1,955,723	1,179,575	1,844,191	35.6	- 13.3
20. Deposits from customers	7,913,740	7,836,206	7,841,871	7,587,656	0.9	4.3
30. Debt securities issued	4,878,928	4,374,730	4,675,408	4,815,914	4.4	1.3
40. Financial liabilities held for trading	134,920	135,500	151,120	222,469	- 10.7	- 39.4
50. Financial liabilities designated at fair value	504,241	504,189	484,227		4.1	...
60. Derivatives used for hedging	22,791	26,166	39,697	47,803	- 42.6	- 52.3
80. Tax liabilities	275,935	287,827	260,473	218,935	5.9	26.0
100. Other liabilities	788,873	643,692	638,284	977,081	23.6	- 19.3
110. Staff severance pay provision	88,927	88,227	88,614	88,271	0.4	0.7
120. Provisions	323,603	350,153	345,484	309,067	- 6.3	4.7
130. Revaluation reserves:	782,208	701,941	698,526	718,053	12.0	8.9
150. Capital instruments	3,241	7,586	11,517	11,507	- 71.9	- 71.8
160. Reserves	146,544	234,540	97,641	97,641	50.1	50.1
170. Share premium	300,050	278,919	263,211	262,929	14.0	14.1
180. Share Capital	1,134,160	1,122,090	1,113,327	1,113,327	1.9	1.9
190. Treasury shares (-)	-	-	-	- 1,434	...	- 100.0
200. Income (loss) for the period	96,486	33,263	136,899	103,503	- 29.5	- 6.8
Total liabilities	18,994,184	18,580,752	18,025,874	18,416,913	5.4	3.1

PROFIT & LOSS - Banca Carige S.p.A.

	30/6/06	31/3/05	31/12/05	30/6/05	Change % 6/05 6/04
10. Interest income and similar revenues	343,602	163,862	735,641	348,043	- 1.3
20. Interest expense and similar charges	- 146,766	- 69,707	- 382,037	- 172,667	- 15.0
30. Net interest margin	196,836	94,155	353,604	175,376	12.2
40. Commission income	109,888	54,109	232,510	96,231	14.2
50. Commission expense	- 13,933	- 6,566	- 43,691	- 8,978	55.2
60. Net commissions	95,955	47,543	188,819	87,253	10.0
70. Dividends and other similar income	35,604	113	49,025	46,623	- 23.6
80. Gain/loss on financial assets and liabilities held for trading (net)	2,080	16,513	45,337	24,932	- 91.7
90. Fair value adjustments in hedge accounting	- 1,639	- 1,763	- 1,376	877	- 286.9
100. Gains and losses on disposal of:	- 385	952	- 2,978	- 899	- 57.2
a) loans and receivables	390	302	2,075	1,599	- 75.6
b) available-for-sale financial assets	175	190	- 7	- 7	- 2,600.0
d) financial liabilities	- 950	460	- 5,046	- 2,491	- 61.9
110. Net value adjustments on financial assets and liabilities designated at fair value	1,495	479	- 277	-	...
120. Total revenues	329,946	157,992	632,154	334,162	- 1.3
130. Impairment losses on:	- 22,217	- 9,018	- 44,336	- 19,729	12.6
a) loans	- 23,254	- 9,643	- 42,969	- 17,207	35.1
d) other financial assets	1,037	625	- 1,367	- 2,522	- 141.1
140. Net income from financial operations activities	307,729	148,974	587,818	314,433	- 2.1
150. Administrative costs:	- 188,029	- 95,308	- 413,736	- 187,591	0.2
a) staff expenses	- 115,698	- 59,775	- 257,952	- 119,167	- 2.9
b) general and administrative expenses	- 72,331	- 35,533	- 155,784	- 68,424	5.7
160. Provisions	- 3,557	- 1,237	- 5,677	- 1,190	198.9
170. Impairment/write-backs on tangible assets	- 4,814	- 2,374	- 10,260	- 4,884	- 1.4
180. Impairment/write-backs on intangible assets	- 2,834	- 1,311	- 7,270	- 3,393	- 16.5
190. Other income/loss	25,778	12,129	43,305	20,093	28.3
200. Operating costs	- 173,456	- 88,101	- 393,638	- 176,965	- 2.0
210. Value adjustments of goodwill	-	-	- 180	-	...
240. Gains (losses) on disposal of investments	6	11	- 27	23	- 74.2
250. Income/loss before taxes from continuing operations	134,279	60,884	193,973	137,491	- 2.3
260. Tax expense (income) related to profit or loss from continuing operations	- 37,793	- 27,621	- 57,074	- 33,988	11.2
270. Income/loss after taxes from continuing operations	96,486	33,263	136,899	103,503	- 6.8
280. Profit/loss after taxes from discontinued assets classified as held for sale	-	-	-	-	...
290. Net profit/loss for the period	96,486	33,263	136,899	103,503	- 6.8