

BALANCE SHEET AS OF 12/31/05

SCHEDULE BS

Note: Published information represents constituent part of the quarterly reports that banks submit to CBM.
The information is published with banks' consent, and CBM is not responsible for its accuracy.

(000€)

NO.	ASSETS	AMOUNT
1.	Cash and Deposit Accounts with Depository Institutions	113,189
1.a.	Cash and Non Interest Bearing Deposit Accounts	34,512
1.b.	Interest Bearing Deposit Accounts	78,677
2.	Trading and Available for Sale Assets, Not Stocks	89
2.a.	Trading Securities	
2.b.	Available for Sale Securities	89
3.	Securities Purchased Under Agreement to Resell	
4.	Loans and Leases	160,162
4.a.	Less: Reserves for Loan Losses	2,538
4.b.	Net Loans and Leases	157,623
5.	Securities Held to Maturity	3,831
6.	Premises and Other Fixed Assets	9,704
7.	Acquired Assets	574
8.	Equity Investments	377
9.	Other Assets	11,158
10.	LESS:Reserves for Loan Losses on Other Assets (exclude 4a)	75
11.	TOTAL ASSETS:	296,469
	LIABILITIES AND CAPITAL	
	LIABILITIES	
12.	Deposits	245,785
12.a.	Non Interest Bearing Deposits	35,359
12.b.	Interest Bearing Deposits	210,426
13.	Securities Sold Under Repurchase Agreement	
14.	Obligations Based On Loans and Borrowings	25,837
14.a.	Short Term Borrowings (less than one (1) year)	
14.b.	Long Term Borrowings - Over One Year	
15.	Obligations to Government	2,007
16.	Other Borrowings - Matured Liabilities	
16.a.	Matured Liabilities	
16.b.	Off Balance Sheet Liabilities - Called and Unpaid	
17.	Other Liabilities	3,681
18.	Reserves for Losses on Off Balance Sheet Credit Exposures	273
19.	Subordinated Debt	
20.	TOTAL LIABILITIES:	277,583
21.	Minority Shareholder Interest	
	CAPITAL	
22.	Preferred Shares	
23.	Common Shares	15,347
24.	Issue Premium	
25.	Undistributed Profits/Loss	2,618
26.	Other Capital	921
27.	TOTAL CAPITAL: (22 through 26)	18,886
28.	TOTAL LIABILITIES AND CAPITAL: (20 + 21 + 27)	296,469