

BALANCE SHEET AS OF 12/31/08

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 Deposits with Depository Institutions	183,222
1.a.	Cash and Non Interest Bearing Deposits	72,079
1.b.	Interest Bearing Deposits	111,144
2.	Trading and Available for Sale Assets, Not Stocks	500
2.a.	Trading Securities	
2.b.	Available for Sale Securities	500
3.	Securities Purchased Under Agreement to Resell	
4.	Loans and Lease Operations	942,982
4.a.	Less: Reserves for Loan Losses	27,861
4.b.	Net Loans and Lease Operations	915,120
5.	Securities Held to Maturity	0
6.	Business Premises and Other Fixed Assets	14,355
7.	Acquired Assets	42
8.	Equity Investments	390
9.	Other Assets	21,249
10.	LESS:Reserves for Loan Losses on Other Assets (exclude 4a)	802
11.	TOTAL ASSETS:	1,134,076
	LIABILITIES AND CAPITAL	
	LIABILITIES	
12.	Deposits	826,041
12.a.	Non Interest Bearing Deposits	82,882
12.b.	Interest Bearing Deposits	743,160
13.	Securities Sold Under Repurchase Agreement	
14.	Liabilities Based on Loans and Borrowings	194,039
14.a.	Short Term Borrowings - up to one year	54,592
14.b.	Long Term Borrowings - over one year	139,447
15.	Liabilities to Government	15,004
16.	Other Borrowings - Matured Liabilities	
16.a.	Matured Liabilities	
16.b.	Off Balance Sheet Liabilities - Called and Unpaid	
17.	Other Liabilities	28,049
18.	Reserves for Loan Losses on Off Balance Sheet Exposures	2,434
19.	Subordinated Debts	12,000
20.	TOTAL LIABILITIES:	1,077,568
21.	Minority Shareholder Interest	
	CAPITAL	
22.	Preferred Shares	
23.	Common Shares	46,876
24.	Issue Premium	
25.	Undistributed Profits/Loss	3,616
26.	Other Capital	6,016
27.	TOTAL CAPITAL: (22 through 26)	56,508
28.	TOTAL LIABILITIES AND CAPITAL: (20 + 21 + 27)	1,134,076