

BALANCE SHEET AS OF 31.12.2010

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€)
ASSETS		
1.	Cash and Deposits with Depository Institutions	257,265
1.a.	Cash and Non Interest Bearing Deposits	106,561
1.b.	Interest Bearing Deposits	150,704
1.c.	Client Custody Assets	
2.	Trade Assets and Assets Available for Sale, Not Stock	
2.a.	Trading Securities	
2.b.	Marketable Securities	
2.c.	Derivative Financial Assets Held for Trading	
2.d.	Derivative Financial Assets as Security Instrument (at fair value)	
3.	Securities Purchased Under Agreement to Resell	
4.	Loans and Lease Operations	485,883
4.a.	Less: Reserves for Loan Losses	72,748
4.b.	Net Loans and Lease Operations	413,135
5.	Securities Held to Maturity	18,294
6.	Factoring and Forfeiting	
7.	Receivable from Custody Operations	
8.	Business Premises and Other Fixed Assets	14,462
9.	Acquired Assets	42
10.	Equity Investments	1,718
11.	Other Assets	20,342
12.	LESS:Reserves for Loan Losses on Other Assets (exclude 4a)	7,157
13.	TOTAL ASSETS:	718,102
LIABILITIES		
14.	Deposits	566,750
14.a.	Non Interest Bearing Deposits	56,740
14.b.	Interest Bearing Deposits	510,010
15.	Securities Sold Under Repurchase Agreement	
16.	Liabilities for Custody Operations	
17.	Liabilities Based on Loans and Borrowings	44,495
17.a.	Short Term Borrowings - up to one year	8,538
17.b.	Long Term Borrowings - over one year	35,957
18.	Liabilities to Government	15,432
19.	Other Borrowings - Matured Liabilities	
19.a.	Matured Liabilities	
19.b.	Off Balance Sheet Liabilities - Called and Unpaid	
20.	Derivative financial liabilities held for trading (at fair value)	
21.	Derivative financial liabilities as Security Instruments (at fair value)	
22.	Other Liabilities	14,261
23.	Reserves for Loan Losses on Off Balance Sheet Exposures	2,036
24.	Subordinated Debt and Hybrid Instruments	27,000
25.	TOTAL LIABILITIES:	669,974
26.	Minority Shareholder Interest	
CAPITAL		
27.	Preferred Shares	
28.	Common Shares	96,877
29.	Issue Premium	
30.	Undistributed Profits/Loss	-49,669
31.	Other Capital	920
32.	TOTAL CAPITAL: (27 through 31)	48,127
33.	TOTAL LIABILITIES AND CAPITAL: (25 + 26 + 32)	718,102