

BALANCE SHEET AS OF 31.12.2012

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	313,318
1.a.	Cash and Non Interest Bearing Deposits	86,731
1.b.	Interest Bearing Deposits	226,587
1.c.	Client Custody Assets	0
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	298,358
4.a.	Less: Reserves for Loan Losses	22,695
4.b.	Net Loans and Lease Operations	275,663
5.	Securities Held to Maturity	19,352
6.	Factoring and Forfeiting	18,247
7.	Receivable from Custody Operations	
8.	Business Premises and Other Fixed Assets	12,640
9.	Acquired Assets	
10.	Equity Investments	1,331
11.	Other Assets	28,560
12.	LESS:Reserves for Loan Losses on Other Assets (exclude 4a)	22,792
13.	TOTAL ASSETS:	646,319
LIABILITIES		
14.	Deposits	542,428
14.a.	Non Interest Bearing Deposits	59,622
14.b.	Interest Bearing Deposits	482,806
15.	Securities Sold Under Repurchase Agreement	
16.	Liabilities for Custody Operations	1,931
17.	Liabilities Based on Loans and Borrowings	24,069
17.a.	Short Term Borrowings - up to one year	12,662
17.b.	Long Term Borrowings - over one year	11,407
18.	Liabilities to Government	10,328
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	18,143
23.	Reserves for Loan Losses on Off Balance Sheet Exposures	2,323
24.	Subordinated Debt and Hybrid Instruments	7,000
25.	TOTAL LIABILITIES:	606,222
26.	Minority Shareholder Interest	
CAPITAL		
27.	Preferred Shares	
28.	Common Shares	126,876
29.	Issue Premium	
30.	Undistributed Profits/Loss	-87,692
31.	Other Capital	913
32.	TOTAL CAPITAL: (27 through 31)	40,097
33.	TOTAL LIABILITIES AND CAPITAL: (25 + 26 + 32)	646,319