

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	8,112
1.a.	Cash and Non Interest Bearing Deposits	7,618
1.b.	Interest Bearing Deposits	494
2.	Trading and Available for Sale Assets, Not Stocks	
2.a.	Trading Securities	
2.b.	Available for Sale Securities	
3.	Securities Purchased Under Agreement to Resell	
4.	Loans and Lease Operations	4,886
4.a.	Less: Reserves for Loan Losses	391
4.b.	Net Loans and Lease Operations	4,495
5.	Securities Held to Maturity	
6.	Business Premises and Other Fixed Assets	537
7.	Acquired Assets	
8.	Equity Investments	318
9.	Other Assets	300
10.	LESS:Reserves for Loan Losses on Other Assets (exclude 4a)	7
11.	TOTAL ASSETS:	13,754
	LIABILITIES AND CAPITAL	
	LIABILITIES	
12.	Deposits	5,533
12.a.	Non Interest Bearing Deposits	12
12.b.	Interest Bearing Deposits	5,521
13.	Securities Sold Under Repurchase Agreement	
14.	Liabilities Based on Loans and Borrowings	
14.a.	Short Term Borrowings - up to one year	
14.b.	Long Term Borrowings - over one year	
15.	Liabilities to Government	
16.	Other Borrowings - Matured Liabilities	
16.a.	Matured Liabilities	
16.b.	Off Balance Sheet Liabilities - Called and Unpaid	
17.	Other Liabilities	128
18.	Reserves for Loan Losses on Off Balance Sheet Exposures	88
19.	Subordinated Debts	1,000
20.	TOTAL LIABILITIES:	6,749
21.	Minority Shareholder Interest	
	CAPITAL	
22.	Preferred Shares	
23.	Common Shares	9,214
24.	Issue Premium	
25.	Undistributed Profits/Loss	-2,236
26.	Other Capital	27
27.	TOTAL CAPITAL: (22 through 26)	7,005
28.	TOTAL LIABILITIES AND CAPITAL: (20 + 21 + 27)	13,754