

BALANCE SHEET AS OF 30.09.2012

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	115,097
1.a.	Cash and Non Interest Bearing Deposits	111,760
1.b.	Interest Bearing Deposits	3,337
1.c.	Client Custody Assets	0
2.	Trade Assets and Assets Available for Sale, Not Stock	15,753
2.a.	Trading Securities	
2.b.	Marketable Securities	15,753
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	415,215
4.a.	Less: Reserves for Loan Losses	52,423
4.b.	Net Loans and Lease Operations	362,792
5.	Securities Held to Maturity	
6.	Factoring and Forfeiting	941
7.	Receivable from Custody Operations	
8.	Business Premises and Other Fixed Assets	4,533
9.	Acquired Assets	807
10.	Equity Investments	336
11.	Other Assets	5,836
12.	LESS:Reserves for Loan Losses on Other Assets (exclude 4a)	540
13.	TOTAL ASSETS:	505,553
LIABILITIES		
14.	Deposits	374,335
14.a.	Non Interest Bearing Deposits	3,850
14.b.	Interest Bearing Deposits	370,485
15.	Securities Sold Under Repurchase Agreement	
16.	Liabilities for Custody Operations	1
17.	Liabilities Based on Loans and Borrowings	68,326
17.a.	Short Term Borrowings - up to one year	35,448
17.b.	Long Term Borrowings - over one year	32,878
18.	Liabilities to Government	5,336
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)	297
22.	Other Liabilities	38,454
23.	Reserves for Loan Losses on Off Balance Sheet Exposures	4,288
24.	Subordinated Debt and Hybrid Instruments	10,000
25.	TOTAL LIABILITIES:	501,036
26.	Minority Shareholder Interest	
CAPITAL		
27.	Preferred Shares	
28.	Common Shares	12,925
29.	Issue Premium	7,146
30.	Undistributed Profits/Loss	-21,277
31.	Other Capital	5,724
32.	TOTAL CAPITAL: (27 through 31)	4,517
33.	TOTAL LIABILITIES AND CAPITAL: (25 + 26 + 32)	505,553