

BALANCE SHEET AS OF 31.12.2011

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	87,048
1.a.	Cash and Non Interest Bearing Deposits	80,516
1.b.	Interest Bearing Deposits	6,532
1.c.	Client Custody Assets	0
2.	Trade Assets and Assets Available for Sale, Not Stock	18,625
2.a.	Trading Securities	
2.b.	Marketable Securities	18,625
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	428,737
4.a.	Less: Reserves for Loan Losses	22,052
4.b.	Net Loans and Lease Operations	406,685
5.	Securities Held to Maturity	
6.	Factoring and Forfeiting	1,067
7.	Receivable from Custody Operations	
8.	Business Premises and Other Fixed Assets	5,231
9.	Acquired Assets	128
10.	Equity Investments	382
11.	Other Assets	6,991
12.	LESS:Reserves for Loan Losses on Other Assets (exclude 4a)	413
13.	TOTAL ASSETS:	525,746
LIABILITIES		
14.	Deposits	376,246
14.a.	Non Interest Bearing Deposits	3,748
14.b.	Interest Bearing Deposits	372,498
15.	Securities Sold Under Repurchase Agreement	
16.	Liabilities for Custody Operations	1
17.	Liabilities Based on Loans and Borrowings	82,718
17.a.	Short Term Borrowings - up to one year	41,767
17.b.	Long Term Borrowings - over one year	40,951
18.	Liabilities to Government	4,704
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)	441
22.	Other Liabilities	10,308
23.	Reserves for Loan Losses on Off Balance Sheet Exposures	2,359
24.	Subordinated Debt and Hybrid Instruments	10,000
25.	TOTAL LIABILITIES:	486,776
26.	Minority Shareholder Interest	
CAPITAL		
27.	Preferred Shares	
28.	Common Shares	12,925
29.	Issue Premium	7,146
30.	Undistributed Profits/Loss	13,234
31.	Other Capital	5,665
32.	TOTAL CAPITAL: (27 through 31)	38,970
33.	TOTAL LIABILITIES AND CAPITAL: (25 + 26 + 32)	525,746