

## 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€)
<b>ASSETS</b>		
1.	Cash and Deposits with Depository Institutions	103,326
1.a.	Cash and Non Interest Bearing Deposits	99,257
1.b.	Interest Bearing Deposits	4,069
1.c.	Client Custody Assets	0
2.	Trade Assets and Assets Available for Sale, Not Stock	35,796
2.a.	Trading Securities	
2.b.	Marketable Securities	35,796
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	388,849
4.a.	Less: Reserves for Loan Losses	63,223
4.b.	Net Loans and Lease Operations	325,626
5.	Securities Held to Maturity	
6.	Factoring and Forfeiting	859
7.	Receivable from Custody Operations	
8.	Business Premises and Other Fixed Assets	4,321
9.	Acquired Assets	807
10.	Equity Investments	371
11.	Other Assets	5,653
12.	LESS:Reserves for Loan Losses on Other Assets (exclude 4a)	557
13.	<b>TOTAL ASSETS:</b>	<b>476,202</b>
<b>LIABILITIES</b>		
14.	Deposits	354,885
14.a.	Non Interest Bearing Deposits	1,897
14.b.	Interest Bearing Deposits	352,988
15.	Securities Sold Under Repurchase Agreement	
16.	Liabilities for Custody Operations	1
17.	Liabilities Based on Loans and Borrowings	61,883
17.a.	Short Term Borrowings - up to one year	38,025
17.b.	Long Term Borrowings - over one year	23,858
18.	Liabilities to Government	5,052
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)	200
22.	Other Liabilities	21,375
23.	Reserves for Loan Losses on Off Balance Sheet Exposures	3,225
24.	Subordinated Debt and Hybrid Instruments	14,000
25.	<b>TOTAL LIABILITIES:</b>	<b>460,621</b>
26.	<b>Minority Shareholder Interest</b>	
<b>CAPITAL</b>		
27.	Preferred Shares	
28.	Common Shares	39,425
29.	Issue Premium	7,146
30.	Undistributed Profits/Loss	-36,573
31.	Other Capital	5,583
32.	<b>TOTAL CAPITAL: (27 through 31)</b>	<b>15,580</b>
33.	<b>TOTAL LIABILITIES AND CAPITAL: (25 + 26 + 32)</b>	<b>476,202</b>