

BALANCE SHEET AS OF 31.03.2012

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	27,352
1.a.	Cash and Non Interest Bearing Deposits	21,688
1.b.	Interest Bearing Deposits	5,664
1.c.	Client Custody Assets	
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	178,613
4.a.	Less: Reserves for Loan Losses	18,516
4.b.	Net Loans and Lease Operations	160,097
5.	Securities Held to Maturity	3,654
6.	Factoring and Forfeiting	14,955
7.	Receivable from Custody Operations	
8.	Business Premises and Other Fixed Assets	3,374
9.	Acquired Assets	25,991
10.	Equity Investments	1,966
11.	Other Assets	7,171
12.	LESS:Reserves for Loan Losses on Other Assets (exclude 4a)	3,490
13.	TOTAL ASSETS:	241,071
LIABILITIES		
14.	Deposits	199,340
14.a.	Non Interest Bearing Deposits	3,333
14.b.	Interest Bearing Deposits	196,007
15.	Securities Sold Under Repurchase Agreement	
16.	Liabilities for Custody Operations	
17.	Liabilities Based on Loans and Borrowings	268
17.a.	Short Term Borrowings - up to one year	88
17.b.	Long Term Borrowings - over one year	180
18.	Liabilities to Government	4,355
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	6,592
23.	Reserves for Loan Losses on Off Balance Sheet Exposures	503
24.	Subordinated Debt and Hybrid Instruments	10,720
25.	TOTAL LIABILITIES:	221,778
26.	Minority Shareholder Interest	
CAPITAL		
27.	Preferred Shares	3,000
28.	Common Shares	52,428
29.	Issue Premium	
30.	Undistributed Profits/Loss	-36,134
31.	Other Capital	
32.	TOTAL CAPITAL: (27 through 31)	19,294
33.	TOTAL LIABILITIES AND CAPITAL: (25 + 26 + 32)	241,071