

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	26,612
1.a.	Cash and Non Interest Bearing Deposits	21,013
1.b.	Interest Bearing Deposits	5,599
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	164,531
4.a.	Less: Reserves for Loan Losses	16,751
4.b.	Net Loans and Lease Operations	147,780
5.	Securities Held to Maturity	5,425
6.	Factoring and Forfeiting	14,900
7.	Receivable from Custody Operations	
8.	Business Premises and Other Fixed Assets	3,028
9.	Acquired Assets	32,998
10.	Equity Investments	1,969
11.	Other Assets	7,724
12.	LESS:Reserves for Loan Losses on Other Assets (exclude 4a)	3,056
13.	TOTAL ASSETS:	237,381
LIABILITIES		
14.	Deposits	196,576
14.a.	Non Interest Bearing Deposits	4,967
14.b.	Interest Bearing Deposits	191,609
15.	Securities Sold Under Repurchase Agreement	
16.	Liabilities for Custody Operations	0
17.	Liabilities Based on Loans and Borrowings	157
17.a.	Short Term Borrowings - up to one year	112
17.b.	Long Term Borrowings - over one year	45
18.	Liabilities to Government	3,920
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	6,457
23.	Reserves for Loan Losses on Off Balance Sheet Exposures	279
24.	Subordinated Debt and Hybrid Instruments	9,720
25.	TOTAL LIABILITIES:	217,109
26.	Minority Shareholder Interest	
CAPITAL		
27.	Preferred Shares	3,000
28.	Common Shares	52,428
29.	Issue Premium	
30.	Undistributed Profits/Loss	-35,156
31.	Other Capital	
32.	TOTAL CAPITAL: (27 through 31)	20,272
33.	TOTAL LIABILITIES AND CAPITAL: (25 + 26 + 32)	237,381