

BALANCE SHEET AS OF 12/31/08

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€)

NO.	ASSETS	AMOUNT
1.	Cash and Deposits with Depository Institutions	39,249
1.a.	Cash and Non Interest Bearing Deposits	13,234
1.b.	Interest Bearing Deposits	26,014
2.	Trading and Available for Sale Assets, Not Stocks	
2.a.	Trading Securities	
2.b.	Available for Sale Securities	
3.	Securities Purchased Under Agreement to Resell	
4.	Loans and Lease Operations	463,791
4.a.	Less: Reserves for Loan Losses	30,971
4.b.	Net Loans and Lease Operations	432,820
5.	Securities Held to Maturity	2,455
6.	Business Premises and Other Fixed Assets	5,717
7.	Acquired Assets	72
8.	Equity Investments	1,834
9.	Other Assets	8,348
10.	LESS:Reserves for Loan Losses on Other Assets (exclude 4a)	765
11.	TOTAL ASSETS:	489,731
	LIABILITIES AND CAPITAL	
	LIABILITIES	
12.	Deposits	390,865
12.a.	Non Interest Bearing Deposits	14,639
12.b.	Interest Bearing Deposits	376,226
13.	Securities Sold Under Repurchase Agreement	
14.	Liabilities Based on Loans and Borrowings	8,881
14.a.	Short Term Borrowings - up to one year	4,950
14.b.	Long Term Borrowings - over one year	3,931
15.	Liabilities to Government	52,663
16.	Other Borrowings - Matured Liabilities	
16.a.	Matured Liabilities	
16.b.	Off Balance Sheet Liabilities - Called and Unpaid	
17.	Other Liabilities	9,308
18.	Reserves for Loan Losses on Off Balance Sheet Exposures	2,210
19.	Subordinated Debts	
20.	TOTAL LIABILITIES:	463,927
21.	Minority Shareholder Interest	
	CAPITAL	
22.	Preferred Shares	
23.	Common Shares	46,762
24.	Issue Premium	
25.	Undistributed Profits/Loss	-23,702
26.	Other Capital	2,744
27.	TOTAL CAPITAL: (22 through 26)	25,804
28.	TOTAL LIABILITIES AND CAPITAL: (20 + 21 + 27)	489,731