

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	33,420
1.a.	Cash and Non Interest Bearing Deposits	27,501
1.b.	Interest Bearing Deposits	5,919
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	182,136
4.a.	Less: Reserves for Loan Losses	18,142
4.b.	Net Loans and Lease Operations	163,995
5.	Securities Held to Maturity	4,976
6.	Factoring and Forfeiting	14,955
7.	Receivable from Custody Operations	
8.	Business Premises and Other Fixed Assets	3,606
9.	Acquired Assets	25,909
10.	Equity Investments	1,966
11.	Other Assets	6,536
12.	LESS:Reserves for Loan Losses on Other Assets (exclude 4a)	2,871
13.	TOTAL ASSETS:	252,492
LIABILITIES		
14.	Deposits	209,479
14.a.	Non Interest Bearing Deposits	4,416
14.b.	Interest Bearing Deposits	205,062
15.	Securities Sold Under Repurchase Agreement	
16.	Liabilities for Custody Operations	
17.	Liabilities Based on Loans and Borrowings	416
17.a.	Short Term Borrowings - up to one year	326
17.b.	Long Term Borrowings - over one year	90
18.	Liabilities to Government	4,852
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	6,796
23.	Reserves for Loan Losses on Off Balance Sheet Exposures	496
24.	Subordinated Debt and Hybrid Instruments	9,720
25.	TOTAL LIABILITIES:	231,759
26.	Minority Shareholder Interest	
CAPITAL		
27.	Preferred Shares	3,000
28.	Common Shares	52,428
29.	Issue Premium	
30.	Undistributed Profits/Loss	-34,694
31.	Other Capital	
32.	TOTAL CAPITAL: (27 through 31)	20,733
33.	TOTAL LIABILITIES AND CAPITAL: (25 + 26 + 32)	252,492