

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	40,133
1.a.	Cash and Non Interest Bearing Deposits	36,903
1.b.	Interest Bearing Deposits	3,229
1.c.	Client Custody Assets	
2.	Trade Assets and Assets Available for Sale, Not Stock	3,007
2.a.	Trading Securities	
2.b.	Marketable Securities	3,007
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	236,100
4.a.	Less: Reserves for Loan Losses	4,777
4.b.	Net Loans and Lease Operations	231,323
5.	Securities Held to Maturity	5,907
6.	Factoring and Forfeiting	
7.	Receivable from Custody Operations	
8.	Business Premises and Other Fixed Assets	13,514
9.	Acquired Assets	1,359
10.	Equity Investments	2,724
11.	Other Assets	2,789
12.	LESS:Reserves for Loan Losses on Other Assets (exclude 4a)	40
13.	TOTAL ASSETS:	300,716
LIABILITIES		
14.	Deposits	198,897
14.a.	Non Interest Bearing Deposits	14,979
14.b.	Interest Bearing Deposits	183,918
15.	Securities Sold Under Repurchase Agreement	
16.	Liabilities for Custody Operations	
17.	Liabilities Based on Loans and Borrowings	61,429
17.a.	Short Term Borrowings - up to one year	47,142
17.b.	Long Term Borrowings - over one year	14,287
18.	Liabilities to Government	
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	6,069
23.	Reserves for Loan Losses on Off Balance Sheet Exposures	664
24.	Subordinated Debt and Hybrid Instruments	
25.	TOTAL LIABILITIES:	267,059
26.	Minority Shareholder Interest	
CAPITAL		
27.	Preferred Shares	
28.	Common Shares	24,731
29.	Issue Premium	
30.	Undistributed Profits/Loss	6,897
31.	Other Capital	2,030
32.	TOTAL CAPITAL: (27 through 31)	33,657
33.	TOTAL LIABILITIES AND CAPITAL: (25 + 26 + 32)	300,716