

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	36,595
1.a.	Cash and Non Interest Bearing Deposits	25,523
1.b.	Interest Bearing Deposits	11,073
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	174,549
4.a.	Less: Reserves for Loan Losses	3,642
4.b.	Net Loans and Lease Operations	170,907
5.	Securities Held to Maturity	
6.	Business Premises and Other Fixed Assets	4,471
7.	Acquired Assets	908
8.	Equity Investments	8,459
9.	Other Assets	1,742
10.	LESS:Reserves for Loan Losses on Other Assets (exclude 4a)	663
11.	TOTAL ASSETS:	222,421
	<b>LIABILITIES AND CAPITAL</b>	
	<b>LIABILITIES</b>	
12.	Deposits	85,951
12.a.	Non Interest Bearing Deposits	7,626
12.b.	Interest Bearing Deposits	78,325
13.	Securities Sold Under Repurchase Agreement	
14.	Liabilities Based on Loans and Borrowings	103,006
14.a.	Short Term Borrowings - up to one year	68,006
14.b.	Long Term Borrowings - over one year	35,000
15.	Liabilities to Government	196
16.	Other Borrowings - Matured Liabilities	
16.a.	Matured Liabilities	
16.b.	Off Balance Sheet Liabilities - Called and Unpaid	
17.	Other Liabilities	9,694
18.	Reserves for Loan Losses on Off Balance Sheet Exposures	378
19.	Subordinated Debts	
20.	TOTAL LIABILITIES:	199,226
21.	Minority Shareholder Interest	
	<b>CAPITAL</b>	
22.	Preferred Shares	
23.	Common Shares	14,634
24.	Issue Premium	
25.	Undistributed Profits/Loss	645
26.	Other Capital	7,916
27.	TOTAL CAPITAL: (22 through 26)	23,195
28.	TOTAL LIABILITIES AND CAPITAL: (20 + 21 + 27)	222,421