

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	13,539
1.a.	Cash and Non Interest Bearing Deposits	11,301
1.b.	Interest Bearing Deposits	2,238
2.	Trading and Available for Sale Assets, Not Stocks	41
2.a.	Trading Securities	41
2.b.	Available for Sale Securities	
3.	Securities Purchased Under Agreement to Resell	
4.	Loans and Lease Operations	60,998
4.a.	Less: Reserves for Loan Losses	2,879
4.b.	Net Loans and Lease Operations	58,118
5.	Securities Held to Maturity	
6.	Business Premises and Other Fixed Assets	1,402
7.	Acquired Assets	
8.	Equity Investments	182
9.	Other Assets	1,502
10.	LESS:Reserves for Loan Losses on Other Assets (exclude 4a)	26
11.	TOTAL ASSETS:	74,759
	LIABILITIES AND CAPITAL	
	LIABILITIES	
12.	Deposits	43,006
12.a.	Non Interest Bearing Deposits	3,395
12.b.	Interest Bearing Deposits	39,611
13.	Securities Sold Under Repurchase Agreement	
14.	Liabilities Based on Loans and Borrowings	8,700
14.a.	Short Term Borrowings - up to one year	8,700
14.b.	Long Term Borrowings - over one year	
15.	Liabilities to Government	1,349
16.	Other Borrowings - Matured Liabilities	
16.a.	Matured Liabilities	
16.b.	Off Balance Sheet Liabilities - Called and Unpaid	
17.	Other Liabilities	1,822
18.	Reserves for Loan Losses on Off Balance Sheet Exposures	606
19.	Subordinated Debts	
20.	TOTAL LIABILITIES:	55,484
21.	Minority Shareholder Interest	
	CAPITAL	
22.	Preferred Shares	
23.	Common Shares	16,006
24.	Issue Premium	7,444
25.	Undistributed Profits/Loss	-6,024
26.	Other Capital	1,849
27.	TOTAL CAPITAL: (22 through 26)	19,275
28.	TOTAL LIABILITIES AND CAPITAL: (20 + 21 + 27)	74,759

INCOME STATEMENT AS OF 12/31/08

SCHEDULE BU

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		(000€)
	POSITION	AMOUNT
IN 1.	Interest Income	6,411
	1) Deposits	92
	2) Securities Purchased Under Agreement to Resell	
	3) Loans and Leases	6,319
	4) Securities Held to Maturity	
	5) Other Interest Income	
EX 1.	Interest Expenses	2,324
	1) Deposits	2,274
	2) Securities Sold Under Repurchase Agreement	
	3) Liabilities Based on Loans and Other Borrowings	
	4) Other Borrowings - Matured Liabilities	51
	5) Subordinated Debts	
	6) Other Interest Expenses	0
I.	NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)	4,087
II.	Provision Expenses for Losses	378
III.	NET INCOME/EXPENSES (I-II)	3,709
IN 2. F	Fee Income	1,627
	1) Fees from Loans	592
	2) Fees from Off Balance Sheet Activities	78
	3) Fees from Services Rendered	869
	4) Other Fees	88
EX 2. F	Fee Expense	299
	1) Fees for Loans	
	2) Fees for Off Balance Sheet Activities	
	3) Fees for Services Rendered	182
	4) Other Fees	117
IV.	NET FEE INCOME/EXPENSES (IN 2. - EX 2.)	1,328
V.	NET INTEREST & FEE INCOME/EXPENSES (III+IV)	5,037
IN 3.	Other Income	391
	1) Income from FX Dealings (Net)	-3
	2) FX Revaluation Gains/Losses	-219
	3) Income from Trading Securities - Net Gains/Losses on Available for Sale and Held to Maturity Securities	1
	4) Other Income	612
EX 3.	Overhead Expenses	4,915
	1) Salaries and Contribution Expense	2,499
	2) Business Premise and Fixed Assets Expenses	1,320
	3) Other Expenses	1,096
VI.	NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)	512
IN 4.	Extraordinary Income	722
EX 4.	Extraordinary Expenses	72
VII.	NET OTHER EXTRAORDINARY INCOME/EXPENSES (IN 4. - EX 4.)	650
VIII.	NET INCOME/EXPENSES AFTER EXTRAORDINARY ITEMS (VI - VII)	1,163
EX 5.	Income Taxes and Contributions	10
IX.	NET PROFIT/LOSS (VIII - EX 5)	1,153