

(000€)

**ASSETS**

1.	Cash and Deposits with Depository Institutions	38,500
1.a.	Cash and Non Interest Bearing Deposits	28,451
1.b.	Interest Bearing Deposits	10,049
1.c.	Client Custody Assets	
2.	Trade Assets and Assets Available for Sale, Not Stock	26
2.a.	Trading Securities	
2.b.	Marketable Securities	26
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	113,481
4.a.	Less: Reserves for Loan Losses	4,011
4.b.	Net Loans and Lease Operations	109,470
5.	Securities Held to Maturity	2,569
6.	Factoring and Forfeiting	9
7.	Receivable from Custody Operations	39
8.	Business Premises and Other Fixed Assets	1,950
9.	Acquired Assets	478
10.	Equity Investments	230
11.	Other Assets	2,641
12.	<b>LESS:Reserves for Loan Losses on Other Assets (exclude 4a)</b>	319
13.	<b>TOTAL ASSETS:</b>	155,593

**LIABILITIES**

14.	Deposits	97,853
14.a.	Non Interest Bearing Deposits	7,703
14.b.	Interest Bearing Deposits	90,150
15.	Securities Sold Under Repurchase Agreement	
16.	Liabilities for Custody Operations	247
17.	Liabilities Based on Loans and Borrowings	26,887
17.a.	Short Term Borrowings - up to one year	5,988
17.b.	Long Term Borrowings - over one year	20,899
18.	Liabilities to Government	2,889
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	3,954
23.	Reserves for Loan Losses on Off Balance Sheet Exposures	675
24.	Subordinated Debt and Hybrid Instruments	
25.	<b>TOTAL LIABILITIES:</b>	132,504
26.	<b>Minority Shareholder Interest</b>	

**CAPITAL**

27.	Preferred Shares	
28.	Common Shares	16,006
29.	Issue Premium	7,444
30.	Undistributed Profits/Loss	-307
31.	Other Capital	-54
32.	<b>TOTAL CAPITAL: (27 through 31)</b>	23,089
33.	<b>TOTAL LIABILITIES AND CAPITAL: (25 + 26 + 32)</b>	155,593

(000€)

	<b>POSITION</b>	<b>AMOUNT</b>
IN 1.	<b>Interest Income</b>	11,405
	1) Deposits	99
	2) Securities Purchased Under Agreement to Resell	2
	3) Loans and Financial Lease	11,304
	4) Securities Held to Maturity	
	5) Other Interest Income	
EX 1.	<b>Interest Expenses</b>	3,874
	1) Deposits	2,817
	2) Securities Purchase under Agreement to Resell	
	3) Borrowings - Claims Payable	
	4) Loans and other Borrowings	908
	5) Subordinated Debts	
	6) Other Interest Expenses	148
I.	<b>NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)</b>	7,532
II.	<b>Provision Expenses for Losses</b>	2,160
III.	<b>NET INCOME/EXPENSES (I-II)</b>	5,372
IN 2.	<b>Fee Income</b>	3,817
	1) Fees from Loans	838
	2) Fees from Off Balance Sheet Activities	511
	3) Fees from Services Rendered	1,669
	4) Other Fees	800
EX 2.	<b>Fee Expense</b>	645
	1) Fees for Loans	10
	2) Fees for Off Balance Sheet Activities	
	3) Fees for Services Rendered	247
	4) Other Fees	387
IV.	<b>NET FEE INCOME/EXPENSES (IN 2. - EX 2.)</b>	3,173
V.	<b>NET INTEREST &amp; FEE INCOME/EXPENSES ( III+IV)</b>	8,544
IN 3.	<b>Other Income</b>	511
	1) Income from FX Dealings (Net)	
	2) FX Revaluation of Gains/Losses	286
	3) Income from Securities Trading (net) and Gains/Losses on Securities Available for Sale and Held to Maturity (including Equity Investments)	71
	4) Income from Trading (net) with Derivatives futures-forward, options, swaps, other derivatives; FX trading - spot transactions and interest rate swaps	
	5) Net Losses/Gains from Custody Operations	
	6) Other Income	155
EX 3.	<b>Overhead and Other Expenses</b>	7,379
	1) Salaries and Contribution Expense	3,329
	2) Business Premise and Fixed Assets Expenses	2,074
	3) Other Expenses	1,975
VI.	<b>NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)</b>	1,677
IN 4.	Extraordinary Income	27
EX 4.	Extraordinary Expenses	13
VII.	<b>NET OTHER EXTRAORDINARY INCOME/EXPENSES (IN 4. - EX 4.)</b>	13
VIII.	<b>NET INCOME/EXPENSES AFTER EXTRAORDINARY ITEMS (VI - VII)</b>	1,690
EX 5.	Income Taxes and Contributions	168
IX.	<b>NET PROFIT/LOSS (VIII - EX 5)</b>	1,522