

BALANCE SHEET AS OF 31.12.2012

(000€)

ASSETS		
1.	Cash and Deposits with Depository Institutions	45,516
1.a.	Cash and Non Interest Bearing Deposits	43,167
1.b.	Interest Bearing Deposits	2,349
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	117,465
4.a.	Less: Reserves for Loan Losses	3,953
4.b.	Net Loans and Lease Operations	113,512
5.	Securities Held to Maturity	6,505
6.	Factoring and Forfeiting	113
7.	Receivable from Custody Operations	36
8.	Business Premises and Other Fixed Assets	1,740
9.	Acquired Assets	575
10.	Equity Investments	248
11.	Other Assets	6,039
12.	LESS:Reserves for Loan Losses on Other Assets (exclude 4a)	508
13.	TOTAL ASSETS:	173,777
LIABILITIES		
14.	Deposits	118,200
14.a.	Non Interest Bearing Deposits	10,834
14.b.	Interest Bearing Deposits	107,366
15.	Securities Sold Under Repurchase Agreement	
16.	Liabilities for Custody Operations	932
17.	Liabilities Based on Loans and Borrowings	21,157
17.a.	Short Term Borrowings - up to one year	
17.b.	Long Term Borrowings - over one year	21,157
18.	Liabilities to Government	3,062
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	4,731
23.	Reserves for Loan Losses on Off Balance Sheet Exposures	954
24.	Subordinated Debt and Hybrid Instruments	
25.	TOTAL LIABILITIES:	149,036
26.	Minority Shareholder Interest	
CAPITAL		
27.	Preferred Shares	
28.	Common Shares	16,006
29.	Issue Premium	7,444
30.	Undistributed Profits/Loss	1,311
31.	Other Capital	-20
32.	TOTAL CAPITAL: (27 through 31)	24,740
33.	TOTAL LIABILITIES AND CAPITAL: (25 + 26 + 32)	173,777

INCOME STATEMENT AS OF 12/31/12

(000€)

	POSITION	AMOUNT
IN 1.	Interest Income	11,915
	1) Deposits	99
	2) Securities Purchased Under Agreement to Resell	2
	3) Loans and Financial Lease	11,814
	4) Securities Held to Maturity	
	5) Other Interest Income	
EX 1.	Interest Expenses	4,312
	1) Deposits	3,194
	2) Securities Purchase under Agreement to Resell	
	3) Borrowings - Claims Payable	
	4) Loans and other Borrowings	1,031
	5) Subordinated Debts	
	6) Other Interest Expenses	88
I.	NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)	7,602
II.	Provision Expenses for Losses	1,651
III.	NET INCOME/EXPENSES (I-II)	5,951
IN 2.	Fee Income	4,045
	1) Fees from Loans	778
	2) Fees from Off Balance Sheet Activities	554
	3) Fees from Services Rendered	1,711
	4) Other Fees	1,002
EX 2.	Fee Expense	751
	1) Fees for Loans	10
	2) Fees for Off Balance Sheet Activities	5
	3) Fees for Services Rendered	267
	4) Other Fees	469
IV.	NET FEE INCOME/EXPENSES (IN 2. - EX 2.)	3,294
V.	NET INTEREST & FEE INCOME/EXPENSES (III+IV)	9,246
IN 3.	Other Income	684
	1) Income from FX Dealings (Net)	
	2) FX Revaluation of Gains/Losses	281
	3) Income from Securities Trading (net) and Gains/Losses on Securities Available for Sale and Held to Maturity (including Equity Investments)	136
	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	267
EX 3.	Overhead and Other Expenses	8,201
	1) Salaries and Contribution Expense	3,747
	2) Business Premise and Fixed Assets Expenses	2,219
	3) Other Expenses	2,235
VI.	NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)	1,728
IN 4.	Extraordinary Income	82
EX 4.	Extraordinary Expenses	17
VII.	NET OTHER EXTRAORDINARY INCOME/EXPENSES (IN 4. - EX 4.)	66
VIII.	NET INCOME/EXPENSES AFTER EXTRAORDINARY ITEMS (VI - VII)	1,793
EX 5.	Income Taxes and Contributions	176
IX.	NET PROFIT/LOSS (VIII - EX 5)	1,618