

## BALANCE SHEET AS OF 12/31/07

## 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	11,379
1.a.	Cash and Non Interest Bearing Deposits	9,186
1.b.	Interest Bearing Deposits	2,193
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	58,185
4.a.	Less: Reserves for Loan Losses	3,252
4.b.	Net Loans and Lease Operations	54,933
5.	Securities Held to Maturity	
6.	Business Premises and Other Fixed Assets	1,222
7.	Acquired Assets	
8.	Equity Investments	230
9.	Other Assets	1,391
10.	LESS:Reserves for Loan Losses on Other Assets (exclude 4a)	116
11.	TOTAL ASSETS:	69,079
	<b>LIABILITIES AND CAPITAL</b>	
	<b>LIABILITIES</b>	
12.	Deposits	40,117
12.a.	Non Interest Bearing Deposits	5,495
12.b.	Interest Bearing Deposits	34,622
13.	Securities Sold Under Repurchase Agreement	
14.	Liabilities Based on Loans and Borrowings	6,500
14.a.	Short Term Borrowings - up to one year	
14.b.	Long Term Borrowings - over one year	
15.	Liabilities to Government	1,502
16.	Other Borrowings - Matured Liabilities	
16.a.	Matured Liabilities	
16.b.	Off Balance Sheet Liabilities - Called and Unpaid	
17.	Other Liabilities	1,560
18.	Reserves for Loan Losses on Off Balance Sheet Exposures	1,278
19.	Subordinated Debts	
20.	TOTAL LIABILITIES:	50,957
21.	Minority Shareholder Interest	
	<b>CAPITAL</b>	
22.	Preferred Shares	
23.	Common Shares	16,006
24.	Issue Premium	7,444
25.	Undistributed Profits/Loss	-7,177
26.	Other Capital	1,849
27.	TOTAL CAPITAL: (22 through 26)	18,122
28.	TOTAL LIABILITIES AND CAPITAL: (20 + 21 + 27)	69,079

## INCOME STATEMENT AS OF 12/31/07

## SCHEDULE BU

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		(000€)
	POSITION	AMOUNT
IN 1.	<b>Interest Income</b>	3,043
	1) Deposits	280
	2) Securities Purchased Under Agreement to Resell	
	3) Loans and Leases	2,719
	4) Securities Held to Maturity	1
	5) Other Interest Income	44
EX 1.	<b>Interest Expenses</b>	986
	1) Deposits	938
	2) Securities Sold Under Repurchase Agreement	
	3) Liabilities Based on Loans and Other Borrowings	
	4) Other Borrowings - Matured Liabilities	22
	5) Subordinated Debts	
	6) Other Interest Expenses	26
I.	<b>NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)</b>	2,057
II.	<b>Provision Expenses for Losses</b>	2,135
III.	<b>NET INCOME/EXPENSES (I-II)</b>	-77
IN 2.	<b>Fee Income</b>	1,688
	1) Fees from Loans	619
	2) Fees from Off Balance Sheet Activities	66
	3) Fees from Services Rendered	842
	4) Other Fees	161
EX 2.	<b>Fee Expense</b>	357
	1) Fees for Loans	1
	2) Fees for Off Balance Sheet Activities	
	3) Fees for Services Rendered	249
	4) Other Fees	107
IV.	<b>NET FEE INCOME/EXPENSES (IN 2. - EX 2.)</b>	1,332
V.	<b>NET INTEREST &amp; FEE INCOME/EXPENSES ( III+IV)</b>	1,254
IN 3.	<b>Other Income</b>	4,429
	1) Income from FX Dealings (Net)	36
	2) FX Revaluation Gains/Losses	119
	3) Income from Trading Securities - Net Gains/Losses on Available for Sale and Held to Maturity Securities	30
	4) Other Income	4,243
EX 3.	<b>Overhead Expenses</b>	4,661
	1) Salaries and Contribution Expense	2,005
	2) Business Premise and Fixed Assets Expenses	1,149
	3) Other Expenses	1,507
VI.	<b>NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)</b>	1,022
IN 4.	Extraordinary Income	23
EX 4.	Extraordinary Expenses	36
VII.	<b>NET OTHER EXTRAORDINARY INCOME/EXPENSES (IN 4. - EX 4.)</b>	-12
VIII.	<b>NET INCOME/EXPENSES AFTER EXTRAORDINARY ITEMS (VI - VII)</b>	1,009
EX 5.	Income Taxes and Contributions	
IX.	<b>NET PROFIT/LOSS (VIII - EX 5)</b>	1,009