

BALANCE SHEET

amounts in millions

30 June 2006 **1 January 2006**

ASSETS

Cash and balances with the central bank	4.698	2.881
Financial assets, held for trading	17.216	16.594
Financial assets, recognized at fair value through the Income Statement	1.162	757
Financial assets, available for sale	120.002	108.030
Loans	311.445	265.908
Financial assets held to maturity	7.029	7.027
Interest from financial assets	2.535	3.547
Tangible fixed assets	5.385	5.433
Intangible long-term assets	1.042	1.032
Long-term investments in the capital of associated, affiliated companies and other subsidiaries	541	152
Other assets	1.760	1.864
TOTAL ASSETS	472.815	413.225

LIABILITIES

Financial liabilities, held for trading	345	55
Financial liabilities according to repayment value	428.023	366.894
Interest for financial liabilities	2.390	3.126
Provisions	2.633	2.433
Other liabilities	3.020	4.205
Share capital	3.377	3.377
Capital reserves, Reserves from profit and Surplus from revaluation	30.567	30.653
Own shares	(7)	(7)
Net profit / loss for the year	2.467	2.489
TOTAL LIABILITIES	472.815	413.225