

BALANCE SHEET

amounts in thousands EUR

	<u>30 September 2006</u>	<u>1 January 2006</u>
ASSETS		
Cash and balances with the central bank	19.752	12.027
Financial assets, held for trading	80.836	69.264
Financial assets, recognized at fair value through the Income Statement	16.460	3.158
Financial assets, available for sale	540.932	450.921
Loans	1.224.500	1.109.911
Financial assets held to maturity	29.333	29.333
Interest from financial assets	14.857	14.805
Tangible fixed assets	22.833	22.677
Intangible long-term assets	4.211	4.309
Long-term investments in the capital of associated, affiliated companies and other subsidiaries	2.257	635
Other assets	13.035	7.783
TOTAL ASSETS	1.969.006	1.724.823
LIABILITIES		
Financial liabilities, held for trading	1.820	232
Financial liabilities according to repayment value	1.764.877	1.531.432
Interest for financial liabilities	14.103	13.047
Provisions	12.502	10.155
Other liabilities	18.718	17.554
Share capital	14.094	14.096
Capital reserves, Reserves from profit and Surplus from revaluation	131.389	127.949
Own shares	(31)	(31)
Net profit / loss for the year	11.533	10.389
TOTAL LIABILITIES	1.969.006	1.724.823