

# BALANCE SHEET

amounts in thousands of EUR

	<u>30.9.2007</u>	<u>31.12.2006</u>
<b>ASSETS</b>		
Cash and balances with the central bank	26.283	29.714
Treasury bills and other eligible bills	63.889	96.623
Loans and advances to other banks	38.437	122.268
Loans and advances to customer	1.447.335	1.141.172
Trading securities	165.666	97.705
Derivative financial instruments	5.887	2.530
Financial instruments designated at fair value	31.244	16.892
Investment securities	488.842	420.977
Investments in subsidiaries	2.257	2.257
Intangible assets	3.013	3.801
Property, plant and equipment	21.152	23.063
Income tax assets	5.015	0
Other assets	4.723	2.735
<b>TOTAL ASSETS</b>	<b>2.303.743</b>	<b>1.959.737</b>
<b>LIABILITIES</b>		
Deposits from other banks	90.580	69.969
Due to customers	1.231.304	1.040.229
Derivative financial instruments	17.511	2.134
Certificates of deposit	84.141	55.749
Debt securities in issue	31.581	42.096
Subordinated liabilities	23.140	23.423
Financial liabilities at fair value through profit or loss	39.582	0
Other borrowed funds	564.713	533.193
Other liabilities	19.597	16.011
Current income tax liabilities	5.389	2.431
Deferred income tax liabilities	10.327	6.803
<b>TOTAL LIABILITIES</b>	<b>2.117.865</b>	<b>1.792.038</b>
<b>EQUITY</b>		
Share capital	14.061	14.061
Retained earnings	18.464	26.896
Other reserves	153.353	126.742
<b>TOTAL EQUITY</b>	<b>185.878</b>	<b>167.699</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>2.303.743</b>	<b>1.959.737</b>