

## BALANCE SHEET

in millions SIT

	<u>31.12.2005</u>	<u>31.12.2004</u>
<b>ASSETS</b>		
Cash and balances with central banks	2.900	2.705
Treasury bills and other eligible bills	28.465	25.589
Due from other banks	33.745	28.025
Dealing securities - held for trading	17.718	18.241
Loans and advances to customers	233.505	215.293
Investment securities	88.552	66.975
Property and equipment	5.669	6.488
Intangible assets	1.030	1.086
Other assets, including tax assets	1.713	698
<b>TOTAL ASSETS</b>	<b>413.297</b>	<b>365.100</b>
<b>LIABILITIES</b>		
Deposits from banks	1.342	900
Deposits from other customers	220.114	210.096
Certificates of deposit	20.799	29.366
Issued debt securities	11.630	10.437
Other borrowed funds	109.872	69.015
Other liabilities, including tax liabilities	7.149	6.635
Subordinated liabilities	5.612	5.616
<b>TOTAL LIABILITIES</b>	<b>376.518</b>	<b>332.065</b>
<b>SHAREHOLDER'S EQUITY</b>		
Share capital	3.377	3.377
Share premium	1.448	200
Less treasury shares	(7)	(476)
Reserves	27.521	26.613
Retained profits	4.440	3.321
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>36.779</b>	<b>33.035</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>413.297</b>	<b>365.100</b>