

BALANCE SHEET

amounts in millions

31 March 2006 **1 January 2006**

ASSETS

| | | | |
|---------|---|----------------|----------------|
| A.I. | Cash and balances with the central bank | 7.256 | 2.881 |
| A.II. | Financial assets, held for trading | 20.188 | 16.594 |
| A.III. | Financial assets, recognized at fair value through the Income Statement | 1.173 | 757 |
| A.IV. | Financial assets, available for sale | 121.033 | 108.030 |
| A.V. | Loans | 289.269 | 265.908 |
| A.VI. | Financial assets held to maturity | 7.028 | 7.027 |
| A.VII. | Derivative hedging instruments | 0 | 0 |
| A.VIII. | Changes in fair value of items hedged against interest rate risk | 0 | 0 |
| A.IX. | Interest from financial assets | 2.374 | 3.547 |
| A.X. | Tangible fixed assets | 5.423 | 5.433 |
| A.XI. | Investment property | 0 | 0 |
| A.XII. | Intangible long-term assets | 973 | 1.032 |
| A.XIII. | Long-term investments in the capital of associated, affiliated companies and other subsidiaries | 541 | 152 |
| A.XIV. | Receivables from corporate income tax | 485 | 241 |
| A.V. | Other assets | 1.781 | 1.623 |
| A.VI. | Non-short-term assets available for sale and suspended activities | 0 | 0 |
| | TOTAL ASSETS | 457.524 | 413.225 |

LIABILITIES

| | | | |
|----------|--|----------------|----------------|
| P.I. | Financial liabilities toward the central bank | 0 | 0 |
| P.II. | Financial liabilities, held for trading | 207 | 55 |
| P.III. | Financial liabilities, recognized at fair value through the Income Statement | 0 | 0 |
| P.IV. | Financial liabilities according to repayment value | 410.985 | 366.894 |
| P.V. | Financial liabilities relating to non-derecognizable financial assets | 0 | 0 |
| P.VI. | Derivatives held for trading | 0 | 0 |
| P.VII. | Changes in fair value of items hedged against interest rate risk | 0 | 0 |
| P.VIII. | Interest for financial liabilities | 2.607 | 3.126 |
| P.IX. | Provisions | 2.557 | 2.433 |
| P.X. | Corporate income tax liabilities | 1.609 | 1.609 |
| P.XI. | Other liabilities | 1.877 | 2.596 |
| P.XII. | Liabilities, relating to non-short-term assets available for sale and suspended activities | 0 | 0 |
| P.XIII. | Share capital | 3.377 | 3.377 |
| P.XIV. | Capital reserves | 4.632 | 4.632 |
| P.XV. | Capital relating to structured financial instruments | 0 | 0 |
| P.XVI. | Surplus from revaluation | 2.952 | 3.092 |
| P.XVII. | Reserves from profit (including retained profit) | 22.929 | 22.929 |
| P.XVIII. | Own shares | (7) | (7) |
| P.XIX. | Net profit/loss for the year | 3.799 | 2.489 |
| P.XX. | Dividends paid out during the year | 0 | 0 |
| | TOTAL LIABILITIES | 457.524 | 413.225 |