

**HIGHLIGHTS**

- amounts in thousands of EUR

**31.12.2008**                      **31.12.2007**

TOTAL ASSETS	2.413.466	2.305.457
DEPOSITS FROM BANKS AND NON-BANKING CLIENTS	1.842.754	1.787.053
LOANS TO BANKS AND NON-BANKING CLIENTS	1.657.623	1.477.258
TIER ONE CAPITAL	<b>189.232</b>	142.323
RISKS MAINTENANCE CAPITAL (TIER 1 + TIER 2)	<b>283.018</b>	245.529
INTERNATIONAL PAYMENT TRANSACTIONS (mio EUR)	2.866	3.447
PROFIT BEFORE TAXATION	14.357	26.600
NET PROFIT	11.409	20.812
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Interest margin	2,12%	2,23%
ROA	0,60%	1,23%
ROE	8,02%	14,89%
Cost/Income Ratio	55,49%	55,52%
Capital Adequacy Ratio	<b>15,31%</b>	14,17%
TIER 1 CAPITAL RATIO	<b>10,24%</b>	8,21%
BOOK VALUE PER SHARE (EUR)	371	447
NUMBER OF SHARES	508.629	422.123
NUMBER OF SHAREHOLDERS	697	646
NUMBER OF EMPLOYEES	596	605