

Balance Sheet

(as at 30 June 2009)

Amounts are in EUR thousands

Figures are unaudited

	30 June 2009	31 Dec 2008
Assets		
Cash	138,517	851,796
Banks	1,229,951	1,099,027
Loans and Advances	1,242,216	982,645
Interest-bearing Securities	825,725	542,404
Shares	2,365	-
Participating Interests	318	318
Property and Equipment	52,408	53,704
Other Assets	56,684	42,835
Prepayments and Accrued Income	84,780	54,014
Total Assets	3,632,964	3,626,743
Liabilities		
Banks	598,852	915,453
Funds Entrusted	2,565,851	2,217,134
Debt Securities	37,082	45,888
Other Liabilities	9,688	13,327
Accruals and Deferred Income	72,965	99,520
Provisions	5,548	5,199
	3,289,986	3,296,521
Subordinated Liabilities	78,007	78,007
Paid-in and Called-up Capital	231,499	196,567
Revaluation Reserves	4,920	4,920
Other Reserves	15,796	15,796
Net Profit (current year)	12,756	34,932
Shareholders' Equity	264,971	252,215
Total Liabilities & Shareholders' Equity	3,632,964	3,626,743
Contingent Liabilities	286,003	185,027

Profit and Loss Account (for the period ended 30 June 2009)

Amounts are in EUR thousands

Figures are unaudited

	Period ended 30 June 2009	Period ended * 30 June 2008
Interest Income	92,844	109,209
Interest Expense	<u>77,122</u>	<u>89,775</u>
Net Interest	15,722	19,434
Commission Income	14,790	14,949
Commission Expense	<u>1,241</u>	<u>1,100</u>
Net Commission	13,549	13,849
Result on Financial Transactions	12,236	9,278
Other Income	<u>12,503</u>	<u>13,385</u>
Total Income	54,010	55,946
Administrative Expenses		
-Staff Costs	16,451	16,889
-Other Administrative Expenses	<u>10,919</u>	<u>11,833</u>
	27,370	28,722
Depreciation	3,149	2,241
Value Adjustments to Receivables	<u>6,747</u>	<u>713</u>
Total Expenses	37,266	31,676
Operating Result before Tax	16,744	24,270
Tax on Result on Ordinary Activities	<u>3,988</u>	<u>6,136</u>
Net Result after Tax	12,756	18,134

* adjusted for reasons of comparison