

Balance sheet as at June 30, 2008

(Amounts are in EUR x 1,000)

Figures are unaudited

	30/06/2008	31/12/2007
Assets		
Cash	277,874	361,201
Banks	1,120,697	1,195,132
Loans and advances	1,223,540	1,107,733
Interest-bearing securities	663,799	568,223
Shares	-	6,938
Participating interests	321	318
Property and equipment	53,041	49,309
Other assets	26,650	16,028
Prepayments and accrued income	96,893	89,965
Total assets	<u>3,462,815</u>	<u>3,394,847</u>
Liabilities		
Banks	1,008,199	892,658
Funds entrusted	1,961,719	2,025,362
Debt securities	86,179	95,849
Other liabilities	11,551	16,211
Accruals and deferred Income	78,391	67,309
Provisions	3,495	2,311
	<u>3,149,534</u>	<u>3,099,700</u>
Subordinated liabilities	78,007	78,007
Paid-in and called-up capital	196,567	159,470
Share premium account	-	2,086
Revaluation reserves	4,777	4,777
Other reserves	15,796	15,796
Net profit current year	18,134	35,011
Shareholders' equity	<u>235,274</u>	<u>217,140</u>
Total liabilities and shareholders' equity	<u>3,462,815</u>	<u>3,394,847</u>
Contingent liabilities	498,344	292,011

Profit and Loss account for the period ended June 30, 2008

(Amounts are in EUR x 1,000)

Figures are unaudited

	H1 2008	H1 2007*
Interest Income	109,666	110,775
Interest Expense	<u>89,775</u>	<u>91,665</u>
Net interest	19,891	19,110
Commission Income	13,360	11,739
Commission Expense	<u>1,100</u>	<u>1,002</u>
Net commission	12,260	10,737
Result on financial transactions	<u>8,734</u>	<u>7,577</u>
Total income	40,885	37,424
Administrative expenses		
-staff costs	11,032	9,774
-other administrative expenses	<u>4,412</u>	<u>3,956</u>
	15,444	13,730
Depreciation	869	1,088
Value adjustments to receivables	<u>302</u>	<u>778</u>
Total expenses	16,615	15,596
Operating result before tax	24,270	21,828
Tax on result on ordinary activities	<u>6,136</u>	<u>6,372</u>
Net result after tax	18,134	15,456

* Restated for reasons of comparison