

Balance sheet as at 30 June 2006

Amounts are in EUR thousands

Figures are unaudited

	30 June 2006	31 December 2005
Assets		
Cash	83,809	151,865
Banks	953,731	859,934
Loans and advances	850,156	694,982
Interest-bearing securities	404,623	472,224
Shares	7,607	7,309
Participating interests	2,349	2,645
Property and equipment	30,916	30,838
Other assets	6,864	2,876
Prepayments and accrued income	99,224	56,893
Total assets	<u>2,439,279</u>	<u>2,279,566</u>
Liabilities		
Banks	617,532	581,000
Funds entrusted	1,566,914	1,424,554
Other liabilities	4,190	7,810
Accruals and deferred income	32,518	51,828
Provisions	<u>3,133</u>	<u>1,801</u>
	2,224,287	2,066,993
Subordinated liabilities	45,249	38,288
Paid-in and called-up capital	134,750	134,750
Share premium account	2,086	2,086
Revaluation reserves	3,256	(254)
Other reserves	17,015	17,015
Net profit current year	<u>12,636</u>	<u>20,688</u>
Shareholders' equity	169,743	174,285
Total liabilities and shareholders' equity	<u>2,439,279</u>	<u>2,279,566</u>
Contingent liabilities	299,546	206,599 *

* adjusted for reasons of comparison

Profit and loss account for the period ended 30 June 2006

(in EUR x 1,000)

Figures are unaudited

	Period ended 30 June 2006	Period ended 30 June 2005
Interest income	81,450	57,773
Interest expense	<u>62,203</u>	<u>41,373</u>
Net interest	19,247	16,400
Income from participating interests	(273)	(265)
Commission income	10,737	11,026
Commission expense	<u>791</u>	<u>2,154</u>
Net commission	9,946	8,872
Result on financial transactions	4,081	6,852
Other income	<u>30</u>	<u>13</u>
Total income	33,031	31,872
Administrative expenses		
- Staff costs	9,449	8,919
- Other administrative expenses	<u>3,788</u>	<u>3,833</u>
	13,237	12,752
Depreciation	864	893
Value adjustments to receivables	<u>1,118</u>	<u>(184)</u>
Total expenses	15,219	13,461
Operating result before tax	17,812	18,411
Tax on result on ordinary activities	<u>5,176</u>	<u>5,873</u>
Net result after tax	12,636	12,538