

BALANCE SHEET 29.02.2008

<u>Assets</u>	T kst. LVL
Cash and balances with Central Bank	71 166
Trading securities	5 423
Investment securities – held to maturity	14 074
Investment securities – available for sale	55 214
Due from credit institutions	91 709
Derivative financial instruments	363
Loans to customers	666 854
Investment properties	2 116
Investments in subsidiaries and associated undertakings	917
Intangible assets	1 917
Property and equipment	7 801
Other assets	1 067
Deferred expenses and accrued income	730
Total assets	919 351

<u>Liabilities</u>	T kst. LVL
Due to credit institutions	495 334
Due to customers	279 532
Derivative financial instruments	13
Transit funds	2 601
Issued debt securities	51 644
Other liabilities	10 270
Deferred income and accrued expenses	1 963
Current income tax liabilities	-
Deferred tax liabilities	937
Subordinated liabilities	13 431
Total liabilities	855 725
Shareholder's equity	
Share capital	48 513
Reserve capital	2 063
Revaluation deficit on available for sale investments	(1 110)
Retained earnings	14 160
Total shareholder's equity	63 626
Total liabilities and shareholder's equity	919 351