



BALANCE SHEET FOR BANKS AND OTHER FINANCIAL INSTITUTIONS
ENDING ON 31.12.2006.

(in thousands of Dinar)

Ordinal number	POSITION	Notice nmb.	Current year ammount			Previous year
			Gross	Adjustment	Net	
1	2	3	4	5	6	7
	ASSETS					
A I	Cash and cash-equivalents		8.026.664		8.026.664	10.341.929
A II	Deposits with Central Banks and Securities that can be refunded by Central Bank		33.371.741		33.371.741	17.695.512
A III	Interest and Fee receivables		1.489.130	1.005.643	483.487	424.858
A IV	Loans and advances to domestic banks		1.224.515	1.075.007	149.508	331.498
A V	Loans and advances to clients		59.551.256	9.623.652	49.927.604	36.591.252
A VI	Securities, loans and advances held for trade		330.099	1.616	328.483	687.144
A VII	Securities held to maturity		152.644	13.484	139.160	22.689
A VIII	Stocks and other Securities available for sale		2.556.701	794.585	1.762.116	727.255
A IX	Equity shares - subsidiaries (used in consolidated balance sheet)				0	
A X	Fixed Assets, assets held for sale and assets from the discontinuing operations		3.525		3.525	532
A XI	Claims from the overpaid income tax		26.746		26.746	15.752
A XII	Goodwill				0	
A XIII	Intangible investments		22.388	1.055	21.333	
A XIV	Real estates investments		3.148.853	56.364	3.092.489	
A XV	Property, plant and equipment		5.041.144	1.165.421	3.875.723	3.439.055
A XVI	Other assets and prepaid expenses		729.288	85.759	643.529	4.223.616
A XVII	Deferred tax assets		366.412		366.412	298.261
A XVIII	Loss that exceeds Capital				0	
	Total Assets (A I to A XVIII)		116.041.106	13.822.586	102.218.520	74.799.353
A XIII	OFF-BALANCE ELEMENTS		50.732.993	0	50.732.993	31.942.292
	Loans and advances for and on behalf of third parties		3.934.304		3.934.304	2.430.050
	Issued financial guarantees		6.840.915		6.840.915	6.639.244
	Issued performance guarantees		2.074.305		2.074.305	2.197.605
	Endorsements and acceptances		1.594.999		1.594.999	2.005.410
	Liabilities for guarantees and assets pledged as collateral security		0		0	0
	Liabilities for irrevocable commitments		9.721.184		9.721.184	5.774.839
	Other off-balance elements		26.567.286		26.567.286	12.895.144



(in thousands of Dinar)

Ord. nmb.	POSITION	Notice nmb.	Current year	Previous year
1	2	3	4	5
P I	Liabilities for banks		3.829.558	2.509.884
P II	Liabilities for clients		79.327.802	60.271.629
P III	Liabilities for interest and fees		48.722	35.594
P IV	Liabilities for Securities			
P V	Liabilities from profit		4.284	851
P VI	Liabilities for current income tax			
P VII	Liabilities for fixed assets held for trade and assets of the discontinuing operations			
P VIII	Other operating liabilities		648.776	843.511
P IX	Provisions		1.147.830	1.185.130
P X	Other liabilities, accruals and deferred income		1.152.769	960.845
P XI	Deferred tax liabilities		64.226	49.940
PI to PXI	TOTAL LIABILITIES (P I to P XI)		86.223.967	65.857.384
P XII	CAPITAL			
PXII 1.	Share capital and other capital		12.662.890	6.744.999
PXII 2.	Reserves		1.962.557	1.450.785
PXII 3.	Accumulated Earnings		1.369.106	746.185
PXII 4.	Loss that does not exceed Capital and Reserves			
PXII 5.	Positive cumulative differences			
PXII 6.	Negative cumulative differences			
	TOTAL CAPITAL (PXI.1 to PXI.6)		15.994.553	8.941.969
PI to PXII	Total Liabilities and SE		102.218.520	74.799.353
P XII	Off-balance positions		50.732.993	31.942.292
	Liabilities for loans and advances for and on behalf of third parties		3.934.304	2.430.050
	Liabilities for issued financial guarantees		6.840.915	6.639.244
	Liabilities for issued performance guarantees		2.074.305	2.197.605
	Liabilities for endorsements and acceptances		1.594.999	2.005.410
	Liabilities for guarantees and assets pledged as collateral security		0	0
	Liabilities for irrevocable commitments		9.721.184	5.774.839
	Other off-balance elements		26.567.286	12.895.144

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