



BALANCE SHEET FOR BANKS AND OTHER FINANCIAL INSTITUTIONS
ENDING ON 30.09.2007.

(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		8.233.798		8.233.798	8.026.664
A II	Deposits with Central Banks and Securities that can be refunded by Central Bank		34.317.136		34.317.136	33.371.741
A III	Interest and Fee receivables		1.415.331	1.044.291	371.040	483.487
A IV	Loans and advances to domestic banks		1.687.852	1.061.635	626.217	149.508
A V	Loans and advances to clients		73.995.391	10.575.024	63.420.367	49.927.604
A VI	Securities, loans and advances held for trade		259.930	1.616	258.314	328.483
A VII	Securities held to maturity		131.472	13.050	118.422	139.160
A VIII	Stocks and other Securities available for sale		3.435.191	384.080	3.051.111	1.762.116
A IX	Equity shares - subsidiaries (used in consolidated balance sheet)				0	0
A X	Fixed Assets, assets held for sale and assets from the discontinuing operations		69		69	3.525
A XI	Claims from the overpaid income tax		38.945		38.945	26.746
A XII	Goodwill				0	0
A XIII	Intangible investments		175.612	1.055	174.557	21.333
A XIV	Real estates investments		2.929.833	56.649	2.873.184	3.092.489
A XV	Property, plant and equipment		5.351.868	1.150.977	4.200.891	3.875.723
A XVI	Other assets and prepaid expenses		1.460.702	97.287	1.363.415	643.529
A XVII	Deferred tax assets		366.412		366.412	366.412
A XVIII	Loss that exceeds Capital				0	0
	Total Assets (A I to A XVIII)		133.799.542	14.385.664	119.413.878	102.218.520
A XIII	OFF-BALANCE ELEMENTS		55.688.479		55.688.479	50.732.993



(in thousands of Dinar)

Ord. nmb.	POSITION	Notice nmb.	Current year	Previous year
1	2	3	4	5
P I	Liabilities for banks		4.578.378	3.829.558
P II	Liabilities for clients		92.560.071	79.327.802
P III	Liabilities for interest and fees		46.927	48.722
P IV	Liabilities for Securities			
P V	Liabilities from profit		5.509	4.284
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		478.829	648.776
P IX	Provisions		1.130.022	1.147.830
P X	Other liabilities, accruals and deferred income		2.573.691	1.152.769
P XI	Deferred tax liabilities		64.226	64.226
PI to PXI	TOTAL LIABILITIES (P I to P XI)		101.437.653	86.223.967
P XII	CAPITAL			
PXII 1.	Share capital and other capital		13.187.635	12.662.890
PXII 2.	Reserves		2.987.629	1.962.557
PXII 3.	Accumulated Earnings		1.800.961	1.369.106
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)		17.976.225	15.994.553
PI to PXII	Total Liabilities and SE		119.413.878	102.218.520
P XII	Off-balance positions		55.688.479	50.732.993
	Liabilities for loans and advances for and on behalf of third parties		5.254.272	3.934.304
	Guarantees, Liabilities for guarantees and assets pledged as collateral security, irrevocable commitments		22.318.003	20.231.403
	Other off-balance elements		28.116.204	26.567.286

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