



**BALANCE SHEET FOR BANKS AND OTHER FINANCIAL INSTITUTIONS  
ENDING ON 31.12.2007.**

( in thousands of Dinar )

Ordinal number	POSITION	Notice nmb.	Current year ammount			Previous year
			Gross	Adjustment	Net	
1	2	3	4	5	6	7
	<b>ASSETS</b>					
A I	Cash and cash-equivalents		9.657.029		9.657.029	8.026.663
A II	Deposits with Central Banks and Securities that can be refunded by Central Bank		35.413.826		35.413.826	33.371.741
A III	Interest and Fee receivables		1.213.040	818.387	394.653	483.487
A IV	Loans and advances to domestic banks		1.605.962	1.059.768	546.194	149.508
A V	Loans and advances to clients		98.677.076	8.696.145	89.980.931	49.927.604
A VI	Securities, loans and advances held for trade		307.528	1.616	305.912	328.482
A VII	Securities held to maturity		130.500	979	129.521	139.160
A VIII	Stocks and other Securities available for sale		3.179.912	391.919	2.787.993	1.687.098
A IX	Equity shares - subsidiaries (used in consolidated balance sheet)		0		0	0
A X	Fixed Assets, assets held for sale and assets from the discontinuing operations		0		0	3.525
A XI	Claims from the overpaid income tax		53.549		53.549	26.746
A XII	Goodwill		0		0	0
A XIII	Intangible investments		224.974	19.496	205.478	21.333
A XIV	Real estates investments		2.608.852	108.823	2.500.029	3.092.489
A XV	Property, plant and equipment		5.936.624	1.385.986	4.550.638	3.875.723
A XVI	Other assets and prepaid expenses		708.188	145.033	563.155	643.530
A XVII	Deferred tax assets		114.295		114.295	366.412
A XVIII	Loss that exceeds Capital		0		0	0
	<b>Total Assets ( A I to A XVIII )</b>		<b>159.831.355</b>	<b>12.628.152</b>	<b>147.203.203</b>	<b>102.143.501</b>
A XIII	<b>OFF-BALANCE ELEMENTS</b>		<b>63.283.158</b>		<b>63.283.158</b>	<b>50.732.993</b>



( in thousands of Dinar )

Ord. nmb.	POSITION	Notice nmb.	Current year	Previous year
1	2	3	4	5
P I	Liabilities for banks		4.253.626	3.829.558
P II	Liabilities for clients		120.356.763	79.327.802
P III	Liabilities for interest and fees		68.508	48.722
P IV	Liabilities for Securities			
P V	Liabilities from profit		4.918	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		535.043	648.775
P IX	Provisions		1.146.965	1.147.830
P X	Other liabilities, accruals and deferred income		1.668.620	1.152.769
P XI	Deferred tax liabilities			64.226
PI to PXI	<b>TOTAL LIABILITIES ( P I to P XI )</b>		<b>128.034.443</b>	<b>86.223.967</b>
P XII	<b>CAPITAL</b>			
PXII 1.	Share capital and other capital		13.187.635	12.662.890
PXII 2.	Reserves		2.808.332	1.962.557
PXII 3.	Accumulated Earnings		3.172.793	1.294.088
PXII 4.	Loss that does not exceed Capital and Reserves			
PXII 5.	Positive cumulative differences			
PXII 6.	Negative cumulative differences			
	<b>TOTAL CAPITAL ( PXI.1 to PXI.6)</b>		<b>19.168.760</b>	<b>15.994.553</b>
PI to PXII	<b>Total Liabilities and SE</b>		<b>147.203.203</b>	<b>102.218.520</b>
P XII	<b>Off-balance positions</b>		<b>63.283.158</b>	<b>50.732.993</b>
	Liabilities for loans and advances for and on behalf of third parties		6.517.782	3.934.303
	Guarantees, Liabilities for guarantees and assets pledged as collateral security, irrevocable commitments		22.150.771	20.194.905
	Other off-balance elements		34.614.605	26.603.785