

BALANCE SHEET
as at 30.09.2008

(in thousands of dinars)

Account Group, Account	POSITION	Mark for ADP			Note No.	Current Year Amount	Previous Year Amount
1	2	3			4	5	6
00,05,07	ASSETS Cash and cash equivalents	0	0	1		16.405.692	5.257.086
01,06	Revocable deposits and loans	0	0	2		31.395.972	39.813.826
02,08	Interest, commission, sale, derivative fair value change receivables and other receivables	0	0	3		692.780	430.061
10,11,20,21	Granted loans and deposits	0	0	4		95.749.750	89.743.089
12 (except 128), 22	Securities (without own shares)	0	0	5		329.702	435.433
13,23	Shares (holdings)	0	0	6		2.578.151	2.787.993
16,26	Other placements	0	0	7		2.049.538	556.757
33	Intangible investments	0	0	8		67.871	78.685
34,35	Fixed assets and investment real estates	0	0	9		7.238.332	7.108.927
36	Permanent assets aimed at sale and assets of the business being suspended	0	1	0			
37	Deferred tax assets	0	1	1		283.413	114.295
03,09,19, 29,30,38	Other assets	0	1	2		1.208.362	877.051
842	Loss above capital amount	0	1	3		-	
	TOTAL ASSETS (from 001 to 013)	0	1	4		157.999.563	147.203.203

(in thousands of dinars)

Account Group, Account	POSITION	Mark for ADP			Note No.	Current Year Amount	Previous Year Amount
1	2	3			4	5	6
400,500	LIABILITIES Transaction deposits	1	0	1		23.198.276	23.874.547
401,402,403,404,405, 501,502,503,504,505	Other deposits	1	0	2		99.617.776	97.767.634
406,407,408,409, 506,507,508,509	Received loans	1	0	3		811.690	37.395
41,51	Securities liabilities	1	0	4		-	
42,52	Interest, commission, and derivative value change liabilities	1	0	5		79.245	68.508
od 450 do 454	Provisions	1	0	6		992.917	1.146.965
456.457	Tax liabilities	1	0	7		32.066	72.314
434.455	Liabilities from profit	1	0	8		4.072	4.918
46	Assets aimed at sale liabilities and assets of the business being suspended liabilities	1	0	9		-	
47	Deferred tax liabilities	1	1	0		66.964	
43 (except 434) 44,48,49,53,58,59	Other liabilities	1	1	1		8.449.381	5.062.162
	TOTAL LIABILITIES (from 101 to 111)	1	1	2		133.252.387	128.034.443
80 (except 803) minus 128	CAPITAL Capital	1	1	3		17.062.534	13.178.486
81	Reserves from profit	1	1	4		4.685.440	1.985.440
82	Revaluation reserves	1	1	5		691.303	832.041
83	Profit	1	1	6		2.307.899	3.172.793
84 (except 842)	Loss up to the capital level	1	1	7		-	
	TOTAL CAPITAL (113 to 116 - 117)	1	1	8		24.747.176	19.168.760
	TOTAL LIABILITIES (112+118)	1	1	9		157.999.563	147.203.203
	OFF-BALANCE SHEET POSITIONS (from 121 to 125)	1	2	0		60.491.489	63.283.158
90, i.e., 95	Operations on behalf and for the account of third parties	1	2	1		5.731.875	6.517.782
91 (except 911 and 916) i.e., 96 (except 961 and 966)	Undertaken future obligations	1	2	2		23.994.570	22.150.771
911,916,932, i.e., 961,966,982	Received warranties for obligations	1	2	3		-	
92, i.e., 97	Derivatives	1	2	4		-	
93 (except 932), i.e., 98 (except 982)	Other off-balance sheet positions	1	2	5		30.765.044	34.614.605