



BALANCE SHEET FOR BANKS AND OTHER FINANCIAL INSTITUTIONS
ENDING ON 31.03.2008.

(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		21.599.878		21.599.878	9.657.029
A II	Deposits with Central Banks and Securities that can be refunded by Central Bank		37.114.622		37.114.622	35.413.826
A III	Interest and Fee receivables		1.125.008	686.320	438.688	394.653
A IV	Loans and advances to domestic banks		2.379.931	1.086.368	1.293.563	546.194
A V	Loans and advances to clients		93.155.014	8.988.783	84.166.231	89.980.931
A VI	Securities, loans and advances held for trade		334.051	1.823	332.228	305.912
A VII	Securities held to maturity		130.500	979	129.521	129.521
A VIII	Stocks and other Securities available for sale		3.057.309	391.962	2.665.347	2.787.993
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				0	0
A XI	Claims from the overpaid income tax		32.822		32.822	53.549
A XII	Goodwill				0	0
A XIII	Intangible investments		229.389	19.496	209.893	205.478
A XIV	Real estates investments		2.597.438	108.823	2.488.615	2.500.029
A XV	Property, plant and equipment		5.945.756	1.385.892	4.559.864	4.550.638
A XVI	Other assets and prepaid expenses		1.499.383	149.210	1.350.173	563.155
A XVII	Deferred tax assets		283.413		283.413	114.295
A XVIII	Loss that exceeds Capital				0	0
	Total Assets (A I to A XVIII)		169.484.514	12.819.656	156.664.858	147.203.203
A XIII	OFF-BALANCE ELEMENTS		60.134.985		60.134.985	63.283.158

(in thousands of Dinar)

Ord. nmb.	POSITION	Notice nmb.	Current year	Previous year
1	2	3	4	5
P I	Liabilities for banks		6.038.324	4.253.626
P II	Liabilities for clients		119.700.885	120.356.763
P III	Liabilities for interest and fees		89.495	68.508
P IV	Liabilities for Securities			
P V	Liabilities from profit		4.918	4.918
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		3.516.393	535.043
P IX	Provisions		1.082.441	1.146.965
P X	Other liabilities, accruals and deferred income		2.788.347	1.668.620
P XI	Deferred tax liabilities		66.964	
PI to PXI	TOTAL LIABILITIES (P I to P XI)		133.287.767	128.034.443
P XII	CAPITAL			
PXII 1.	Share capital and other capital		17.071.683	13.187.635
PXII 2.	Reserves		4.706.617	2.808.332
PXII 3.	Accumulated Earnings		1.598.791	3.172.793
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)		23.377.091	19.168.760
PI to PXII	Total Liabilities and SE		156.664.858	147.203.203
P XII	Off-balance positions		60.134.985	63.283.158
	Liabilities for loans and advances for and on behalf of third parties		6.907.716	6.517.782
	Guarantees, Liabilities for guarantees and assets pledged as collateral security, irrevocable commitments		21.938.673	22.150.771
	Other off-balance elements		31.288.596	34.614.605