

Balance Sheet			
(in 'million Euro)	Jun-09	Dec-08	Jun-08
Assets	10,667	9,541	9,413
Cash & CB balances	1,798	1,965	382
Financial assets at fair value through profit or loss	1,136	251	295
Financial investments	860	387	319
Loans and receivables -banks	962	953	1,776
Loans and receivables -customers	5,404	5,370	6,048
Derivative financial instruments	318	425	326
Fixed assets	105	107	102
Other assets	84	83	165
Liabilities	10,667	9,541	9,413
Due to banks	1,125	1,229	1,345
Due to customers	8,204	6,802	6,314
Derivative financial instruments	238	334	322
Issued debt securities	113	136	349
Other liabilities	127	138	196
Subordinated debt	227	231	201
Equity	633	671	686
Solvency Ratio	11.74%	12.41%	11.39%
Profit and Loss			
(in 'million Euro)	1H'09	2H'08 (*)	1H'08
Total Income	242	286	250
Net interest income	168	272	189
Fees&commissions	23	33	33
Trading & other income, net	51	(19)	27
Operating costs	118	155	131
Personnel expenses	62	81	77
General&administrative	46	59	45
Depreciation&amortization	8	8	8
Other operating expense	2	7	1
Credit loss charges	84	115	33
PBT	41	16	85
Tax charge	13	7	20
Net income	28	9	65

(*) 2H'08 figures represent the period between 1st of July 2008 and 31st of December 2008