

Balance sheet

<i>(in thousands of EUR)</i>		As at 31 December	
		2007	2006
1	Cash and balances with central banks	17,807	11,980
2	Financial assets held for trading	67,420	66,891
3	Financial assets designated at fair value through profit or loss	89,603	96,208
4	Available-for-sale financial assets	490,870	604,278
5	Loans and receivables	1,010,249	660,961
	- Loans and receivables to banks	44,271	53,538
	- Loans and receivables to customers	965,978	607,423
6	Held-to-maturity investments	25,814	24,259
7	Tangible assets	7,099	9,646
8	Investment property	849	-
9	Intangible assets	2,269	2,609
10	Investments in subsidiaries, associates	12,809	10,190
11	Tax assets	2,964	679
	- Current income tax assets	2,530	-
	- Deferred income tax assets	434	679
12	Other assets	5,223	4,455
13	Total assets (from 1 to 12)	1,732,976	1,492,156
14	Due to central banks	25,038	-
15	Derivative - hedge accounting	-	4
16	Financial liabilities measured at amortised cost	1,312,448	1,120,013
	- Deposits from banks	14,366	43,198
	- Due to customers	923,397	803,652
	- Borrowings from banks	366,097	185,337
	- Borrowings from other customers	8,588	87,813
	- Debt securities in issue	-	13
17	Provisions	4,494	7,626
18	Tax liabilities	9,237	16,008
	- Current income tax liabilities	-	3,894
	- Deferred income tax liabilities	9,237	12,114
19	Other liabilities	13,456	5,157
20	Total liabilities (from 14 to 19)	1,364,673	1,148,808
21	Basic equity capital	13,830	13,830
22	Share premium	8,572	4,735
23	Revaluation reserves	14,854	21,300
24	Reserves from profit (including retained earnings)	314,779	283,663
	- Reserves from profit	261,796	213,574
	- Retained earnings	52,983	70,089
25	Treasury shares	(910)	(1,153)
26	Income from current year	17,178	20,973
27	Total equity (from 21 to 26)	368,303	343,348
28	Total equity and liabilities (20+27)	1,732,976	1,492,156