

Balance sheet

<i>(in thousands of EUR)</i>		As at 31 December	
		2008	2007
1	Cash and balances with central banks	22,453	17,807
2	Financial assets held for trading	48,155	67,420
3	Financial assets designated at fair value through profit or loss	50,035	89,603
4	Available-for-sale financial assets	448,291	490,870
5	Loans and receivables	1,205,753	1,010,249
	- Loans and receivables to banks	40,128	44,271
	- Loans and receivables to customers	1,165,625	965,978
6	Held-to-maturity investments	27,370	25,814
7	Tangible assets	6,441	7,099
8	Investment property	881	849
9	Intangible assets	2,279	2,269
10	Investments in subsidiaries, associates	3,343	12,809
11	Tax assets	4,874	2,964
	- Current income tax assets	-	2,530
	- Deferred income tax assets	4,874	434
12	Other assets	5,957	5,223
13	Total assets (from 1 to 12)	1,825,832	1,732,976
14	Due to central banks	64,082	25,038
15	Financial liabilities measured at amortised cost	1,391,181	1,312,448
	- Deposits from banks	1,347	14,366
	- Due to customers	967,435	923,397
	- Borrowings from banks	418,219	366,097
	- Borrowings from other customers	4,180	8,588
	- Debt securities in issue	-	-
16	Provisions	4,636	4,494
17	Tax liabilities	3,113	9,237
	- Current income tax liabilities	744	-
	- Deferred income tax liabilities	2,369	9,237
18	Other liabilities	7,198	13,456
19	Total liabilities (from 14 to 18)	1,470,210	1,364,673
20	Basic equity capital	13,830	13,830
21	Share premium	9,349	8,572
22	Revaluation reserves	(7,867)	14,854
23	Reserves from profit (including retained earnings)	334,269	314,779
	- Reserves from profit	285,963	261,796
	- Retained earnings	48,306	52,983
24	Treasury shares	(12,322)	(910)
25	Income from current year	18,363	17,178
26	Total equity (from 20 to 25)	355,622	368,303
27	Total equity and liabilities (19+26)	1,825,832	1,732,976