

Balance sheet for Group and Bank as of 31 December 2007

Assets	Group 2007 HRK million	Bank 2007 HRK million
Cash and amounts due from banks	1,394	1,394
Obligatory reserve with the Croatian National Bank	3,822	3,822
Financial assets at fair value through profit or loss	5,027	4,868
Placements with and loans to other banks	4,662	4,564
Financial assets available for sale	22	2
Loans and advances to customers	23,955	22,774
Financial investments held to maturity	19	1
Investments in subsidiaries	-	211
Investment in associates	5	18
Property, plant and equipment	1,286	406
Intangible assets	183	174
Deferred tax assets	64	54
Other assets	507	408
Total assets	40,946	38,696
Liabilities, minority interest and equity	Group 2007 HRK million	Bank 2007 HRK million
Financial liabilities at fair value through profit or loss	76	76
Deposits from banks	147	147
Deposits from companies and other similar entities	12,465	12,588
Deposits from individuals	10,991	10,986
Borrowings	12,297	10,310
Debt securities issued by bank	158	158
Provisions for liabilities and charges	91	90
Current tax liability	38	17
Other liabilities	836	702
Total liabilities	37,099	35,074
Equity and reserves		
Share capital	2,194	2,194
Treasury shares	-1	-1
Share premium	12	12
Capital reserve	1	1
Legal reserve	99	98
Reserve for general banking risks	361	361
Impairment losses of assets held to maturity	-1	-
Retained earnings	1,111	957
Total equity and reserves	3,776	3,622
Minority interest	71	-
Total equity and reserves	3,847	3,622
Total liabilities, minority interest and equity	40,946	38,696

Income statement for Group and Bank for the year ended 31 December 2007

	Group 2007 HRK million	Bank 2007 HRK million
Interest and similar income	2,120	2,015
Interest expense and similar charges	(1,257)	(1,180)
Net interest income	863	835
Fee and commission income	666	507
Fee and commission expense	(172)	(166)
Net fee and commission income	494	341
Gains less losses arising from dealing securities	83	87
Gains less losses arising from dealing in foreign currencies	99	97
Other operating income	290	31
Dealing and other income	472	215
Operating income	1,829	1,391
Operating expenses	(1,027)	(745)
Impairment losses on loans and advances to customers and other assets	(176)	(172)
Impairment losses on provisions for liabilities and charges	13	13
Profit before tax	639	487
Profit from associates	(8)	-
Profit before tax	631	487
Income tax expense	(127)	(99)
Profit after tax	504	388