

Balance Sheet for Group and Bank as of 30 June 2007

Assets	Group 2007 mil. HRK	Bank 2007 mil. HRK
Cash and amounts due from banks	2,094	2,094
Obligatory reserve with the Croatian National Bank	4,136	4,136
Financial assets at fair value through profit or loss	5,019	4,901
Placements with and loans to other banks	2,359	2,311
Financial assets available for sale	9	-
Loans and advances to customers	22,145	21,095
Financial investments held to maturity	19	8
Investments in subsidiaries	-	197
Investment in associates	11	18
Property, plant and equipment	1,312	398
Intangible assets	143	141
Deferred tax assets	34	34
Other assets	556	449
Total assets	37,837	35,782
Liabilities, minority interest and equity	Grupa 2007 mil. HRK	Banka 2007 mil. HRK
Financial liabilities at fair value through profit or loss	41	41
Deposits from banks	1,379	1,373
Deposits from companies and other similar entities	10,731	10,667
Deposits from individuals	10,401	10,401
Borrowings	10,598	8,901
Debt securities issued by bank	258	258
Provisions for liabilities and charges	108	108
Current tax liability	-	-
Other liabilities	725	629
Total liabilities	34,241	32,378
Equity and reserves		
Share capital	2,194	2,194
Share premium	12	12
Capital reserve	1	1
Legal reserve	98	98
Reserve for general banking risks	361	361
Impairment losses of assets held to maturity	-	-
Retained earnings	609	569
Profit for the year	250	169
	3,525	3,404
Minority interest	71	-
Total equity and reserves	3,596	3,404
Total liabilities, minority interest and equity	37,837	35,782

Income Statement for Group and Bank end of June 2007

	Group 2007 mil. HRK	Bank 2007 mil. HRK
Interest and similar income	981	931
Interest expense and similar charges	(554)	(520)
Net interest income	427	411
Fee and commission income	311	238
Fee and commission expense	(83)	(80)
Net fee and commission income	228	158
Gains less losses arising from dealing securities	140	141
Gains less losses arising from dealing in foreign currencies	56	49
Other operating income	134	4
Dealing and other income	330	194
Operating income	985	763
Operating expenses	(582)	(446)
Impairment losses on loans and advances to customers and other assets	(112)	(111)
Impairment losses on provisions for liabilities and charges	7	7
Profit before tax	298	213
Profit from associates	(2)	-
Profit before tax	296	213
Income tax expense	(46)	(44)
Profit after tax	250	169