

Balance sheet for Group and Bank as of 30 September 2007

	Group 2007 Million HRK	Bank 2007 Million HRK
Assets		
Cash and amounts due from banks	1.064	1.064
Obligatory reserve with the Croatian National Bank	3.670	3.670
Financial assets at fair value through profit or loss	4.427	4.273
Placements with and loans to other banks	3.392	3.320
Financial assets available for sale	16	-
Loans and advances to customers	22.865	21.798
Financial investments held to maturity	19	3
Investments in subsidiaries	-	197
Investment in associates	8	18
Property, plant and equipment	1.360	403
Intangible assets	156	150
Deferred tax assets	34	34
Other assets	477	375
Total assets	37.488	35.305
Liabilities, minority interest and equity		
	Group 2007 Million HRK	Bank 2007 Million HRK
Financial liabilities at fair value through profit or loss	43	43
Deposits from banks	91	91
Deposits from companies and other similar entities	10.890	10.820
Deposits from individuals	10.074	10.074
Borrowings	11.650	9.876
Debt securities issued by bank	180	180
Provisions for liabilities and charges	97	97
Current tax liability	5	-
Other liabilities	714	606
Total liabilities	33.744	31.787
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	603	569
Profit for the year	403	283
	3.672	3.518
Minority interest	72	-
Total equity and reserves	3.744	3.518
Total liabilities, minority interest and equity	37.488	35.305

Income statement for Group and Bank end of September 2007

	Group 2007	Bank 2007
	Million HRK	Million HRK
Interest and similar income	1.527	1.453
Interest expense and similar charges	(884)	(830)
Net interest income	643	623
Fee and commission income	475	360
Fee and commission expense	(129)	(125)
Net fee and commission income	346	235
Gains less losses arising from dealing securities	136	138
Gains less losses arising from dealing in foreign currencies	85	75
Other operating income	215	12
Dealing and other income	436	225
Operating income	1.425	1.083
Operating expenses	(818)	(601)
Impairment losses on loans and advances to customers and other assets	(132)	(132)
Impairment losses on provisions for liabilities and charges	6	6
Profit before tax	481	356
Profit from associates	(5)	-
Profit before tax	476	356
Income tax expense	(73)	(73)
Profit after tax	403	283