

**Information according to Decree of NBS No. 1/2007 on information disclosure by banks
and branches of foreign banks – Section of Financial control department
at 30th September 2009**

Information stated in this document is together with Interim financial statements at 30th September 2009 part of the information required by Decree of NBS No. 1/2007

1. Exposures overview

**Exposures without identified impairment as at
30.09. 2009**

Exposure classes	Gross amount Eur '000
Governments and central banks	5
Institutions	641,687
Corporate clients	-
Retail clients	
Personal loans	-
Staff loans	3,815
Credit cards	106
	<u>645,613</u>

**Exposures with identified impairment as
at 30.09. 2009**

Exposure class	Gross amount Eur '000	Impairment allowance Eur '000
Governments and central banks	-	-
Institutions	-	-
Corporate clients	382,930	(3,884)
Retail clients		
Personal loans	8,207	(337)
Staff loans	-	-
Credit cards	-	-
	<u>391,137</u>	<u>(4,221)</u>

Allowance for impairment in amount EUR 3,884 thousands represents collective impairment.

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Non-performing loans as at 30.09. 2009

Exposure class	Gross amount	Impairment allowance
Governments and central banks	-	-
Institutions	-	-
Corporates	12,266	(9,379)
Retail clients		
Personal loans	-	-
Staff loans	-	-
Credit cards	-	-
	<u>12,266</u>	<u>(9,379)</u>

2. Remaining maturity

Remaining maturity of financial assets and liabilities as at 30th September 2009 was as follows:

	Within 1 year Sk '000	1-5 years Sk '000	More than 5 years Sk '000	Unspecified Sk '000	Total Sk '000
Assets					
Cash and cash equivalents	228,062	-	-	-	228,062
Trading assets	233	1,062	-	19,366	20,661
Loans and advances to banks	414,778	-	-	-	414,778
Loans and advances to customers	330,367	56,758	7,602	(1,003)	393,724
Investment securities	28,014	35,741	522	1,069	65,346
Other assets	3,007	-	-	3,554	6,561
	<u>1,004,461</u>	<u>93,561</u>	<u>8,124</u>	<u>22,986</u>	<u>1,129,132</u>
Liabilities					
Trading liabilities	-	-	-	12,793	12,793
Deposits by banks	484	-	-	-	484
Customer accounts	938,410	-	-	-	938,410
Loans received	-	-	-	-	-
Other liabilities	2,549	36	-	57,970	60,555
	<u>941,443</u>	<u>36</u>	<u>-</u>	<u>70,763</u>	<u>1,012,242</u>

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3. Estimated maturity

Estimated maturity of financial assets and liabilities as at 30th September 2009 was as follows:

	Within 1 year Sk '000	1-5 years Sk '000	More than 5 years Sk '000	Unspecified Sk '000	Total Sk '000
Assets					
Cash and cash equivalents	228,062	-	-	-	228,062
Trading assets	-	1,295	-	19,366	20,661
Loans and advances to banks	414,778	-	-	-	414,778
Loans and advances to customers	3,341	391,386	-	(1,003)	393,724
Investment securities	-	65,248	-	98	65,346
Other assets	3,007	-	-	3,554	6,561
	<u>649,188</u>	<u>457,929</u>	<u>-</u>	<u>22,015</u>	<u>1,129,132</u>
Liabilities					
Trading liabilities	-	-	-	12,793	12,793
Deposits by banks	484	-	-	-	484
Customer accounts	75,073	863,337	-	-	938,410
Loans received	-	-	-	-	-
Other liabilities	2,549	36	-	57,970	60,555
	<u>78,106</u>	<u>863,373</u>	<u>-</u>	<u>70,763</u>	<u>1,012,242</u>