

**Balance sheet at 31 December 2006**  
**(In millions of Slovak crowns)**

	<b>2006</b>	<b>2005</b>
<b>Assets</b>		
Cash and balances with central banks	4,872	4,048
Treasury bills and other eligible bills	2,974	3,995
Loans and advances to banks	38,566	25,782
Financial assets held for trading	515	592
Derivative financial instruments held for trading	2,388	1,850
Available-for-sale financial assets	2,667	631
Non-current assets held for sale	15	67
Loans and advances to customers	89,169	83,250
Held-to-maturity investments	86,580	94,122
Subsidiaries, associates and jointly controlled entities	2,485	2,508
Intangible assets	887	958
Property and equipment	6,217	5,994
Current income tax assets	536	-
Deferred income tax assets	-	616
Other assets	360	512
	<u>238,231</u>	<u>224,925</u>
<b>Liabilities</b>		
Deposits from central banks	2,856	2,296
Deposits from other banks	7,902	17,825
Derivative financial instruments held for trading	2,054	2,036
Deposits from customers	179,084	163,170
Debt securities in issue	22,278	14,696
Current income tax liabilities	-	561
Deferred income tax liabilities	244	-
Provisions	1,044	1,092
Other liabilities	1,558	2,081
	<u>217,020</u>	<u>203,757</u>
<b>Equity</b>		
Share capital	12,978	12,978
Share premium	403	403
Reserves	2,618	2,520
Retained earnings	5,212	5,267
	<u>21,211</u>	<u>21,168</u>
	<u>238,231</u>	<u>224,925</u>
Financial commitments and contingencies	<u>44,537</u>	<u>37,172</u>

**Income statement for the year ended 31 December 2006**  
**(In millions of Slovak crowns)**

	<b>2006</b>	<b>2005</b>
Interest and similar income	11,292	10,321
Interest expense and similar charges	<u>(4,711)</u>	<u>(3,249)</u>
<b>Net interest income</b>	6,581	7,072
Fee and commission income	3,103	2,947
Fee and commission expense	<u>(1,185)</u>	<u>(785)</u>
<b>Net fee and commission income</b>	1,918	2,162
Net trading income	1,141	1,022
Other operating income	286	526
Dividend income	<u>139</u>	<u>29</u>
<b>Operating income</b>	10,065	10,811
Salaries and employee benefits	(2,366)	(2,386)
Other operating expenses	(2,371)	(2,906)
Amortization	(304)	(291)
Depreciation	<u>(586)</u>	<u>(654)</u>
<b>Operating expenses</b>	(5,627)	(6,237)
<b>Operating profit before impairment and provisions</b>	4,438	4,574
Impairment losses and provisions	<u>367</u>	<u>(145)</u>
<b>Profit before tax</b>	4,805	4,429
Income tax expense	<u>(1,047)</u>	<u>(436)</u>
<b>Net profit for the year</b>	<u><u>3,758</u></u>	<u><u>3,993</u></u>
Basic and diluted earnings per share in Sk	<u>290</u>	<u>308</u>

**Consolidated balance sheet at 31 December 2006**

(In millions of Slovak crowns)

	<b>2006</b>	<b>2005</b>
<b>Assets</b>		
Cash and balances with central banks	4,872	4,052
Treasury bills and other eligible bills	2,974	3,995
Loans and advances to banks	38,578	25,797
Financial assets held for trading	560	646
Derivative financial instruments held for trading	2,388	1,850
Available-for-sale financial assets	2,667	631
Non-current assets held for sale	15	67
Loans and advances to customers	92,522	85,738
Held-to-maturity investments	86,580	94,122
Investments in associates and jointly controlled entities	139	218
Intangible assets	1,785	1,981
Goodwill	570	570
Property and equipment	6,273	6,037
Current income tax assets	597	-
Deferred income tax assets	-	501
Other assets	457	597
	<u>240,977</u>	<u>226,802</u>
<b>Liabilities</b>		
Deposits from central banks	2,856	2,296
Deposits from other banks	10,124	18,656
Derivative financial instruments held for trading	2,054	2,036
Deposits from customers	178,856	162,944
Debt securities in issue	22,278	14,696
Current income tax liabilities	-	580
Deferred income tax liabilities	310	-
Provisions	1,057	1,127
Other liabilities	2,693	3,748
	<u>220,228</u>	<u>206,083</u>
<b>Equity</b>		
Share capital	12,978	12,978
Share premium	403	403
Reserves	2,618	2,520
Retained earnings	4,750	4,818
	<u>20,749</u>	<u>20,719</u>
	<u>240,977</u>	<u>226,802</u>
Financial commitments and contingencies	<u>44,316</u>	<u>37,113</u>

**Consolidated income statement for the year ended 31 December 2006**

(In millions of Slovak crowns)

	<b>2006</b>	<b>2005 Restated</b>
Interest and similar income	12,328	10,844
Interest expense and similar charges	<u>(4,791)</u>	<u>(3,281)</u>
<b>Net interest income</b>	7,537	7,563
Fee and commission income	3,283	3,104
Fee and commission expense	<u>(643)</u>	<u>(654)</u>
<b>Net fee and commission income</b>	2,640	2,450
Net trading income	1,137	1,022
Other operating income	496	653
Dividend income	<u>12</u>	<u>5</u>
<b>Operating income</b>	11,822	11,693
Salaries and employee benefits	(2,547)	(2,562)
Other operating expenses	(2,892)	(3,333)
Amortization	(470)	(387)
Depreciation	<u>(601)</u>	<u>(665)</u>
<b>Operating expenses</b>	(6,510)	(6,947)
<b>Operating profit before impairment and provisions</b>	5,312	4,746
Impairment losses and provisions	<u>(440)</u>	<u>(375)</u>
<b>Profit from operations</b>	4,872	4,371
Share of loss of associates and jointly controlled entities	<u>(52)</u>	<u>(262)</u>
<b>Profit before tax</b>	4,820	4,109
Income tax expense	<u>(1,073)</u>	<u>(413)</u>
<b>Net profit for the year</b>	<u>3,747</u>	<u>3,696</u>
Basic and diluted earnings per share in Slovak crowns	<u>289</u>	<u>285</u>