

**CIBANK PLC**  
**BALANCE SHEET as at**  
**December 31, 2008**

<b>Assets</b>	<b>Note</b>	<b>BGN '000</b>
Vault cash and current accounts held with the BNB	14	213,063
Nostro accounts, funds extended to other banks	15	106,888
Financial assets held for trading	16	-
Loans and advances of clients	17	1,403,848
Investments disposable for sale	18	80,762
Receivables on current taxes		2,721
Other assets	19	6,398
Fixed assets	20	23,847
<b>Assets, total</b>		<b>1,837,527</b>
<b>Liabilities and equity</b>		
<b>Liabilities</b>		
Deposits by banks	21	143,661
Liabilities on repo agreements	22	3,300
Financial derivatives	25	11,860
Deposits of clients	23	1,427,254
Other liabilities	24	2,484
Debentures and subordinated debt	26	43,222
Provisions on loans and guarantees	9	57
Deferred tax liabilities, net	12	88
<b>Liabilities, total</b>		<b>1,631,926</b>
<b>Equity</b>		
		<b>197,251</b>

Fixed capital	27	69,721
Statutory reserves	28	124,689
Revaluation reserve	28	1,817
Retained profit		9,374
<b>Equity, total</b>		<b>205,601</b>
<b>Liabilities and equity, total</b>		<b>1,837,527</b>