

**Consolidated Income Statement
for the period ended 30 September 2002**

	30/9/2002 Euro '000	30/9/2001 Euro '000
Interest and discount income	1.128.465	1.076.640
Interest expense	(599.413)	(632.907)
Net interest income	529.052	443.733
Fee and commission income	233.788	209.661
Fee and commission expense	(57.105)	(37.676)
Net fee and commission income	176.683	171.985
Dividend income	5.716	12.091
Net trading income	(31.127)	17.720
Gains less losses from other securities	21.659	26.037
Other operating income	6.759	24.135
	3.007	79.983
Operating income	708.742	695.701
Operating expenses	(434.299)	(386.515)
Impairment losses on loans and advances	(66.346)	(51.715)
Profit from operations	208.097	257.471
Income from associates	3.244	5.946
Profit before tax	211.341	263.417
<i>- of which attributable to shareholders</i>	215.155	252.543
Income tax expense	(58.825)	(81.209)
Profit after tax	152.516	182.208
Minority interest	4.445	(9.056)
Net profit for the period attributable to shareholders	156.961	173.152

Note:

1. The above Consolidated Balance Sheet and Income Statement have been prepared in accordance with International Accounting Standards (IAS). The accounting policies used are those adopted in the preparation of the Financial Statements of 31/12/2001 set out in the notes to the accounts.
2. The above Consolidated Balance Sheet and Income Statement are unaudited.

**Consolidated Balance Sheet
at 30 September 2002**

	30/9/2002	30/9/2001
	Euro '000	Euro '000
ASSETS		
Cash and balances with central banks	587.193	905.030
Treasury bills and other eligible bills	276.687	0
Due from other banks	3.465.060	2.698.873
Trading securities	3.593.133	2.407.847
Derivative financial instruments	126.113	131.281
Loans and advances to customers	12.827.516	10.147.331
Available-for-sale investment securities	3.105.543	2.773.520
Other investment securities	124.659	248.910
Investments in associated undertakings	113.307	115.125
Intangible assets	25.235	0
Property, plant and equipment	514.079	366.110
Other assets	856.654	810.803
Total Assets	25.615.179	20.604.830
LIABILITIES		
Due to other banks	4.727.931	1.375.691
Derivative financial instruments	438.382	267.765
Due to customers	17.136.007	15.586.831
Liabilities evidenced by paper	788.666	898.248
Other liabilities	591.019	522.072
Total liabilities	23.682.005	18.650.607
Minority interest	102.294	218.254
SHAREHOLDERS' EQUITY		
Share capital	831.973	708.112
Share premium account	357.963	245.183
Other reserves	640.944	782.674
Total shareholders' equity	1.830.880	1.735.969
Total shareholders' equity and minority interest	1.933.174	1.954.223
Total equity and liabilities	25.615.179	20.604.830

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