

Credem group: Key figures

update May'08

Total Income (Euro mln)			
	FY2007	FY2006	y/y %
<i>Net Interest Income</i>	470.7	391.8	20%
<i>Non interest Income</i>	337.3	381.9	-11.7%
<i>Total Income</i>	895.3	848.0	5.6%
<i>Operating Cost</i>	500.9	483.5	3.6%
<i>EBIT</i>	368.7	344.7	7.0%
<i>Net Profit</i>	268.7	214.9	25.0%
Loans (Euro Bln)			
<i>Total Cash Loans</i>	14.3	13.3	8.3%
<i>Short Loans</i>	6.7	6.2	8.1%
<i>Long Loans</i>	7.0	6.4	9.7%
<i>Leasing</i>	1.9	1.8	4.2%
Funding (Euro mln)			
<i>Total customer Funding</i>	58.4	57.6	1.4%
<i>Direct Funding</i>	16.5	14.4	14.4%
- <i>Asset Under Custody</i>	24.7	25.9	-4.8%
- <i>Asset Under Management</i>	17,2	17,2	-0.3%
Key indicators (%)			
<i>ROE</i>	18.3%	17.5%	
<i>Cost/Income</i>	53.8%	45.0%	
<i>TIER 1 Capital Ratio</i>	8.1%	7.9%	
Asset quality			
<i>NPL Ratio (%)</i>	0.20%	0.20%	
<i>Non-Performing Loans</i>	105.7	69.2	52.7%
<i>Loans to Customers in Temporary Difficulties</i>	44.2	28.4	55.6%
<i>Restructured Loans</i>	1.2	0.0	
Other information			
<i>Employees</i>	5,246	5,095	3.0%
<i>Branches</i>	501	469	6.8%
<i>Corporate Centres</i>	42	41	2.4%
<i>Point & Shops</i>	71	62	14.5%