4 AUGUST, 2008

EVLI BANK PLC

Evli Bank Plc is an independent investment bank whose clients are entrepreneurs, corporate executives and investment professionals.

Evli was established in 1985, and has ever since been a pioneer and trailblazer in the rapidly developing capital markets. Evli owes its leading position to its strong expertise and experience, and its ability to find new solutions for clients in fluctuating markets.

Evli's primary market is the Baltic Sea region. The company operates in Finland, Sweden, the Baltic countries, Russia and Poland. Evli also has offices in Luxembourg and through its joint venture Nordic Partners, Inc. in New York.

In order to create the maximum added value for its clients, Evli builds long-term relationships based on mutual trust.

Evli Group's equity capital totals EUR 60.9 million and the BIS capital adequacy ratio stood at 13.8% on 30 June 2008. Evli Group employs approximately 370 people.

EVLI BANK'S INTERIM REPORT 1-6/2008:

- The Evli Group's net revenue was EUR 30.6 million in the first half-year (EUR 44.4 million in 1-6/2007)
- The Group's operating profit was EUR 0.7 million (EUR 10.0 million)
- The Group's assets under management increased over 17% from the end of March, and at the end of June they totaled EUR 4.7 billion (EUR 4.2 billion).
- During the review period, Evli acquired a 49.9% holding in Avanko Oy, a company offering M&A advisory services in Russia
- Evli Alexander Management Oy acquired PCA Corporate Finance Oy's equity incentive administration business at the end of June
- The Evli Group had no bad or doubtful debts or writedowns of non-liquid investments

KEY FIGURES	4-6/ 2008	4-6/ 2007	1-6/ 2008	1-6/ 2007	1-12/ 2007
Sales, M€	14,9	28,6	32,9	47,5	86,0
Net revenue, M€	14,0	26,9	30,6	44,4	79,9
Operating profit / loss	-1,4	6,8	0,7	10,0	15,9
Profit / Loss for financial year, M€	-1,4	4,3	0,2	6,9	12,0
Operating profit / loss % of net revenue	-10,3 %	25,4 %	2,3 %	22,6 %	19,9 %
Personnel in end of period			366	347	352

Market performance

The positive movement in the equity markets that started in March stopped short in June when the global equity markets took a downturn. The equity markets fell particularly in Europe as a result of fears of weakening profit forecasts. The Stoxx Index fell by 7%, the OMX Helsinki CAP Index by 10%, the OMX Stockholm CAP Index by 10% and the Baltix Index by 9%. At the end of the review period, the equity prices on the above-mentioned markets were almost twenty percent lower than they had been at the start of the year.

News about the performance of the global economy further darkened the mood on the markets in June. Raw material price increases and accelerated inflation in developed economies have forced central banks to implement bold monetary policy measures. Estimates of the resilience of the U.S. economy have also weakened.

Interest rates rose as the central banks took a stricter stance on inflationary dangers. As an example the yield on the German government's 10-year bond rose by approximately 0.60 percentage points to 4.52 percent during the second quarter.

Revenue performance

The Group's business environment became even more challenging towards the end of the review period. The group's net revenue was EUR 30.6 million (EUR 44.4 million), representing a decrease of 31 percent from the previous year. The decrease in net revenue was mainly caused by the decrease in the net commissions.

The net revenue of the Asset Management business unit almost reached the level of the comparison period. During the review period, the unit's result was positively affected by a rise in the management fees of the new real estate equity funds and successful sales during late spring.

The net revenue of the Markets unit fell by about 33 percent from the comparison period of 2007. A fall in net commission income resulting from the market situation is causing this development. The unit's structured products sold well during the review period.

The net revenue of the Corporate Finance unit for the first half-year decreased by almost 60 percent from the comparison period in 2007, due to the fact that two large M&A transactions were executed in the second quarter of 2007. Significant fluctuation between net revenue from one quarter to the next is typical in the Corporate Finance business. The unit's mandate base for the rest of 2008 is at a healthy level.

Result and cost structure

The Group's profit before taxes and profit sharing with employees was EUR 1.3 million (EUR 19.1 million). The profit before appropriations and taxes was EUR 0.7 million (EUR 10.0 million). The Group's income/expense ratio averaged 1.0 during the review period, whereas it was 1.3 in the comparison period of 2007. The Group's income/expense ratio before profit sharing with employees was 1.0 (1.8).

The Group's fixed costs increased by almost EUR 3.5 million on the comparison period. In addition to the general rise in cost level, the Group's expenses were increased by strategic investments for example in the asset management business in Sweden, and by the executed acquisitions. During the review period the Group's staff costs went up by about 19 percent. The number of personnel increased particularly in sales and customer service. Other administrative expenses were increased during the first half of the year by business development expenditure that carried over from 2007 to 2008. During the review period there was over EUR 0.5 million in non-recurring expenses resulting from various projects associated with changes to the Group structure.

The Group is carrying out a series of actions to increase long-term cost-effectiveness. The development projects are focused on the Group's internal processes and a renewal of the Group's information systems. The rest of the ongoing projects will be completed in 2008.

The Group has also launched several separate projects aimed at rapidly improving the Group's income/expense ratio. The majority of these projects will be completed during the fall.

Balance sheet and funding

The Group's equity totaled EUR 60.9 million at the end of June. In the Basel II capital adequacy calculation, Evli applies the Standardized Approach (capital requirement for credit risk) and the Basic Indicator Approach (capital requirement for operational risk). The Group's capital adequacy ratio clearly exceeds the regulator's 8 percent requirement and stands at 13.8 percent.

The Group's funding from the public and credit institutions increased by 34 percent on the previous year. The company's loan portfolio increased by 56 percent on the previous year's level to approximately EUR 50 million. The Group's liquidity is good.

Employees and organization

The Group had 366 employees (347) at the end of the review period. This was an increase of 19 employees, or 5.5 percent, on the comparison period. 65 percent were employed in Finland and 35 percent abroad.

At the end of the review period 73 percent (67%) of employees worked in sales and customer service and 27 percent (33%) worked in administration.

Business areas

Asset Management business

The asset management business performed relatively well during the review period, in spite of the market situation. The Asset Management unit's net assets under management totaled EUR 4.7 billion at the end of June (EUR 4.2 billion). The unit's net assets under management increased by EUR 0.7 billion on the end of March. Net subscriptions to Evli's funds totaled EUR -56.5 million (EUR 282.6 million) in January-June.

In a comparison of the returns of individual funds in January-June, the best-performing fixed income fund was Evli Ruble Debt (return difference against index 2.33%) and the best-performing equity fund was Evli European Smaller Companies (return difference against index 5.74%).

In the June fund comparison by the independent Morningstar, the average star rating of Evli's funds was 3.94. Of Evli's 29 funds, 17 were included in the comparison. Of these, four have a full five stars and nine have four stars.

During the first half-year of 2008, Evli launched a new equity fund and a new fund series. The new equity fund is Evli Swedish Small Cap Selection which invests in small and medium sized Swedish companies. The new series for institutional investors was opened in the Evli Euro Government Bond fund.

Funds were also merged during the review period. Mutual Fund Evli Nordic TMT was merged into Mutual Fund Evli Nordic Dividend and Mutual Fund Evli Euro Mix was merged into Mutual Fund Evli Global Multi Manager 40.

Capital markets business

The net revenue of the Markets unit decreased from the comparison period of 2007. The decrease was caused primarily by a fall in net commission income in all market areas.

In June, Evli introduced its second equity linked note of 2008 to the market. The yield from the Evli Agriculture 2012 equity linked note is tied to the price performance of sugar and meat products.

Transactions involving substantial blocks of shares during the review period included Ruukki Group (transaction value EUR 75 million) and Finnlines (EUR 6.8 million).

During the second quarter, Evli's market share of trading on the OMX Nordic Exchange, Helsinki was 6.8 percent.

Corporate Finance

During the second quarter, the activity level in the Corporate Finance remained high. The unit acted as sale side advisor to Danish Healthcare Recruitment Group and Swedish Pomona-gruppen AB in two transactions. In addition, the unit acted as an advisor to Medifiq Healthcare in the acquisition of Medisize Medical. Other transactions included the rights issues of Technopolis and Nordic Mines. The unit's mandate base looks good for the rest of the year but the environment is challenging and the market remains uncertain.

NET REVENUE, M€	4-6/ 2008	1-3/ 2008	10-12/ 2007	7-9/ 2007	4-6/ 2007	1-12/ 2007
Markets	3,4	6,5	5,6	7,3	8,1	27,8
Corporate Finance	2,8	1,5	2,2	2,4	8,9	14,9
Asset Management	7,0	7,5	8,3	7,5	7,8	31,1
Group Operations	0,7	1,2	2,6	-0,5	2,1	6,0
Total	14,0	16,7	18,8	16,7	26,9	79,9

Evli's Board of Directors and Auditors

The Annual General Meeting held on 3 March, 2008 re-elected Henrik Andersin, Pekka Hietala, Tapio Hintikka, Folke Husell, Timo Korvenpää and Thomas Thesleff to the Board of Directors. Harri-Pekka Kaukonen was elected as a new member. Henrik Andersin continues as Chairman of the Board and Tapio Hintikka as Vice Chairman.

The Annual General Meeting elected KPMG Oy Ab, Authorized Public Accountants, as the company's auditor and Solveig Törnroos-Huhtamäki, APA, as the principally responsible auditor.

Changes in Evli's shares, ownership and group structure

There were no significant changes in either the number of shares or the ownership structure of Evli Bank Plc during the review period.

On 26 June, 2008, Evli Bank Plc's fully-owned Estonian subsidiary Evli Securities AS approved a merger plan according to which Evli Securities AS's subsidiaries Evli Securities IBS A/S and AB FMI Evli Securities will be merged into Evli Securities AS during the rest of 2008. Operations in Lithuania and Latvia will carried out by the branches of Evli Securities AS.

Evli's share capital and Board authorizations

Evli Bank Plc's Board of Directors decided on 14 February, 2008 to annul the remaining 57,324 Evli shares held by the company. The new share amount was entered in the Trade Register on 14 March, 2008.

Under the authorization to acquire Evli shares issued by the General Meeting on 27 February, 2007, the company acquired a total of 3000 shares at the beginning of 2008. The shares were acquired in accordance with the shareholder agreements through changes in ownership.

At the end of the review period, the company held a total of 3000 Evli shares.

Evli Bank Plc's Annual General Meeting resolved on 3 March, 2008 to authorize the Board of Directors to decide on issuing shares and stock options and/or issuing special rights entitling the holder to shares pursuant to Chapter 10, Section 1 of the Limited Liabilities Companies Act in one or more lots in such a way that the aggregate maximum number of shares granted on the basis of the authorization would be one million and fifty thousand (1,050,000) shares. On the basis of the authorization, the Board of Directors is entitled to decide on issuing shares and stock options and/or issuing special rights entitling the holders to shares pursuant to Chapter 10, Section 1 of the Limited Liabilities Companies Act in the same way and in every respect as a General Meeting could decide on it. The authorization includes the right to deviate from the shareholders' pre-emptive subscription rights, provided there are weighty financial reasons from the company's perspective for doing so. The issue authorization concerns both the issuing of new shares and the conveyance of Evli shares. The authorization includes the right to decide on the rights to subscribe, the share subscription prices, the subscription periods, the payment periods and other terms, conditions and matters related to the issuing of shares and special rights entitling the holder to shares. If the Board of Directors so decides, the shares can be subscribed for in kind. The Board of Directors is authorized to decide on the entry of the subscription price of the shares and/or of the special rights entitling the holder to shares in full or in part, as desired, either in the share capital or in the invested unrestricted equity fund. The authorization is valid for an indefinite time, expiring no later than (18) months after the decision of the General Meeting.

The Board of Directors used the share issue authorization granted by the Annual General Meeting on March 3, 2008 on one (1) occasion during the review period after a decision was made on March 4, 2008 to offer the company's key employees a total of 13,057 of the company's new shares for subscription, all of which were subscribed. The Board of Directors has not used the share issue authorization during the period under review.

The Annual General Meeting resolved on March 3, 2008 to authorize the Board of Directors to decide on buying back Evli shares. A maximum of 420,377 shares may be bought back under the authorization, and they may be bought back in one or more lots, provided the total number of shares in the possession of, or held as pledges by, the company and its subsidiaries does not exceed ten (10) percent of the company's total shares. The Board of Directors is authorized to buy back Evli shares also in other proportion than the shareholders' holdings, and to determine the order of buying back the shares. The authorization includes the right to buy back shares to develop the company's capital structure, as part of the company's remuneration and incentive system, for use in financing or executing acquisitions or other corporate restructuring, to be conveyed in other ways or to be cancelled, or if, in the light of the company's key figures, it is in the best interests of the shareholders in

the view of the Board of Directors, or if the Board of Directors otherwise considers it to be an advantageous means of utilizing funds. The share acquisition shall be implemented at the share's market price at the time of acquisition, such that the minimum price of the shares to be acquired during the validity of the authorization is the share's lowest, and the maximum price is correspondingly the share's highest net asset value taking into account what has been agreed between the shareholders and the company. The shares may be acquired for considerations of different amounts. The share acquisition shall reduce the company's distributable unrestricted equity. The Board of Directors is entitled to decide upon the other terms and conditions of buying back Evli shares. The authorization shall expire eighteen (18) months after the decision of the Annual General Meeting.

During the review period the Board of Directors did not use the above-mentioned authorization to buy back Evli shares.

There were no changes in the company's share capital during the review period.

Risk management

The delta-adjusted price risk of Evli's own investment portfolio and proprietary trading was approximately EUR 13 million at the end of June, i.e. approximately EUR 2 million lower than at the end of March, and a 20 percent negative market movement would have resulted in a scenario loss of approximately EUR 2.6 million. The figures include the pension foundation's investments. At the end of June, the Treasury's interest rate risk was about EUR +/- 820,000 assuming that market interest rates rise or fall by one percentage point. Despite the continuation of market disruptions, Evli's liquidity situation has remained very good.

Events taking place after the review period

At the beginning of July, Euromoney Magazine presented Evli Securities AS with the "Best M&A House in Lithuania" Award for Excellence for its role in some of the most significant corporate finance transactions executed in Lithuania in 2007.

Outlook

Due to the fact that the first half-year result fell short of the result for the comparison period of 2007 and the weak outlook in the capital markets, the company will remain clearly below its 2007 profit level.

Helsinki, August 1, 2008

Board of Directors

Further information:

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EVLI BANK PLC

INCOME STATEMENT, M€	4-6/ 2008	4-6/ 2007	1-6/ 2008	1-6/ 2007	1-12/ 2007
Net interest income	-0,5	0,8	-0,5	0,9	0,3
Commission income and expense, net	13,1	22,8	26,3	38,0	68,8
Income from equity investments	1,7	1,8	5,6	3,4	3,3
Net income from securities transactions and foreign exchange dealing	-0,4	1,1	-1,1	2,0	6,7
Other operating income	0,0	0,0	0,4	0,0	0,7
Administrative expenses					
Staff costs	-8,8	-6,8	-15,4	-13,0	-25,9
Other administrative expenses	-5,7	-5,5	-11,0	-10,2	-21,2
Depreciation, amortisation, and write-down	-0,6	-0,3	-1,1	-0,7	-1,5
Other operating expenses	-1,0	-0,7	-1,8	-1,5	-3,1
NET OPERATING PROFIT / LOSS BEFORE PROFITSHARING	-2,3	13,1	1,3	19,1	28,2
Profitsharing	0,8	-6,6	-0,6	-9,0	-12,3
NET OPERATING PROFIT / LOSS	-1,4	6,8	0,7	10,0	15,9
Income taxes*	0,0	-2,5	-0,5	-3,1	-3,8
PROFIT / LOSS FOR FINANCIAL YEAR	-1,4	4,3	0,2	6,9	12,0
Attributable to					
Minority interest	-0,2	0,2	0,1	0,3	0,3
Equity holders of parent company	-1,3	4,1	0,2	6,6	11,8

** Taxes are proportionate to the net profit for the period*

EVLI BANK PLC

CONSOLIDATED BALANCE SHEET, M€	30.6.2008	30.6.2007	31.12.2007
ASSETS			
Liquid assets	80,2	22,1	71,8
Debt securities eligible for refinancing with central banks	300,9	304,2	278,2
Claims on credit institutions	24,5	13,9	25,5
Claims on the public and public sector entities	46,3	33,1	37,8
Debt securities	123,6	61,0	132,3
Shares and participations	170,2	231,0	209,5
Participating interests	0,7	0,0	0,7
Derivative contracts	25,1	18,4	14,8
Intangible assets	8,9	4,6	6,5
Property, plant and equipment	3,0	2,4	2,9
Other assets	438,1	437,2	172,9
Accrued income and prepayments	14,9	17,6	10,5
Deferred tax assets	1,1	1,2	1,2
TOTAL ASSETS	1 237,5	1 146,8	964,4
LIABILITIES			
Liabilities to credit institutions and central banks	171,1	108,1	125,7
Liabilities to the public and public sector entities	407,2	279,4	420,4
Debt securities issued to the public	75,3	103,7	53,4
Derivative contracts and other trading liabilities	47,7	149,7	85,4
Other liabilities	463,4	422,0	186,5
Accrued expenses and deferred income	10,6	17,3	21,3
Subordinated liabilities	0,0	0,1	0,0
Deferred tax liabilities	0,8	0,5	0,7
	1 176,1	1 080,7	893,3
Share capital	60,9	65,6	70,7
Minority interest in capital	0,4	0,5	0,3
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	1 237,5	1 146,8	964,4

EVLI BANK PLC

EQUITY CAPITAL

M€

	Share capital	Share premium fund	Share issue	Other reserves	Translation difference	Retained earnings	Total	Minority interests	Total Equity
Equity capital 1.1.2007	30,2	1,8	0,2	0,1	0,1	26,1	58,6	0,2	58,8
Translation difference		0,0			0,0		0,0	0,3	0,3
Profit/loss for the period						6,6	6,6		6,6
Dividends						-5,6	-5,6		-5,6
Share issue			7,1				7,1		7,1
Acquisition of own shares						-1,3	-1,3		-1,3
Equity capital 30.6.2007	30,2	1,8	7,3	0,1	0,1	25,8	65,4	0,5	65,9
Translation difference		0,0			0,2		0,2	-0,2	0,1
Profit/loss for the period						5,1	5,1		5,1
Acquisition of own shares						-0,3	-0,3		-0,3
Other changes				0,0		0,3	0,3		0,3
Equity capital 31.12.2007	30,2	1,8	7,3	0,1	0,3	31,0	70,7	0,3	71,1
Translation difference		0,0			-0,1		-0,1	0,1	-0,1
Profit/loss for the period						0,2	0,2		0,2
Dividends						-10,0	-10,0		-10,0
Share issue			0,2				0,2		0,2
Acquisition of own shares						-0,1	-0,1		-0,1
Other changes				0,2		-0,1	0,0		0,0
Equity capital 30.6.2008	30,2	1,8	7,4	0,2	0,2	21,0	60,9	0,4	61,4

EVLI BANK PLC

CASH FLOW STATEMENT, M€	1-6/ 2008	1-6/ 2007	1-12/ 2007
Cash flows from operating activities			
Interest and commission received	28,0	116,5	64,3
Interest and commissions paid	-15,5	-11,8	-24,4
Cash payments to employees and suppliers	-29,8	-31,4	-54,0
Increase(-) or decrease(+) in operating assets:			
Net change in trading book assets and liabilities	37,4	-62,9	-90,7
Deposits held for regulatory or monetary control purposes	1,9	-1,2	-5,9
Funds advanced to customers	1,2	2,3	182,6
Net cash from operating activities before income taxes	23,2	11,6	71,8
Income taxes paid	0,0	-0,2	-0,2
Net cash used in operating activities	23,2	11,4	71,6
Cash flows from investing activities			
Proceeds from sales of subsidiaries and associates	-1,5	-0,8	0,9
Dividend received	0,2	0,0	0,0
Proceeds from sales of non-dealing securities	-0,2	6,4	0,0
Acquisition of property, plant and equipment and intangible assets	-1,8	-1,0	-4,2
Net cash used in investing activities	-3,3	4,7	-3,3
Cash flows from financing activities			
Proceeds from issue of shares capital	0,0	0,0	4,7
Net decrease/increase in other borrowings	0,0	0,0	-0,8
Payment of finance lease liabilities	-0,3	-0,2	-0,2
Dividends paid	-10,4	-5,6	-5,6
	0,0	0,0	0,3
Net cash from financing activities	-10,7	-5,7	-1,5
Net increase / decrease in cash and cash equivalents	9,2	10,3	66,8
Cash and cash equivalents at beginning of period	89,6	22,7	22,7
Cash and cash equivalents at end of period	98,7	33,0	89,6

EVLI BANK PLC

SEGMENT INFORMATION, M€	4-6/ 2008	4-6/ 2007	1-6/ 2008	1-6/ 2007	1-12/ 2007
CAPITAL MARKETS					
Net revenue	3,4	8,1	9,9	14,9	27,8
Operating profit	-2,0	2,6	-1,3	4,4	8,9
CORPORATE FINANCE					
Net revenue	2,8	8,9	4,3	10,3	14,9
Operating profit	0,3	5,2	-0,1	4,7	5,6
ASSET MANAGEMENT					
Net revenue	7,0	7,8	14,5	15,2	31,1
Operating profit	0,2	1,5	1,3	3,4	10,2
GROUP OPERATIONS					
Net revenue	0,7	2,1	1,9	4,0	6,0
Operating profit	0,1	-2,5	0,8	-2,5	-8,7
TOTAL					
Net revenue	14,0	26,9	30,6	44,4	79,9
Operating profit	-1,4	6,8	0,7	10,0	15,9

The group functions comprise the Internal Bank, Group Risk Management, Financial Administration, Information Management, Group Communications, the Legal Department and Human Resources. Some of the returns of the Group's own positions are also entered in the Group functions

KEY FIGURES DESCRIBING THE FINANCIAL PERFORMANCE OF THE GROUP	1-6/ 2008	1-6/ 2007	1-12/ 2007
Net revenue	30,6	44,4	79,9
Operating profit / loss, M€	0,7	10,0	15,9
% of net revenue	2,3	22,6	19,9
Profit / Loss for financial year, M€	0,2	6,9	12,0
% of net revenue	0,8	15,6	15,1
Return on equity % (ROE) *	0,7	22,1	18,5
Return on assets % (ROA) *	0,0	1,5	1,4
Equity/total assets ratio %	5,0	5,8	7,4
Expense ratio (earnings to operating costs)	1,0	1,3	1,2
Personnel in end of period	366	347	352

* annualised

Evli Group´s capital adecuacy	30.6.2008 **	30.6.2007	31.12.2007
Own assets, M€ *	50,6	53,1	52,3
Risk-weighted items total, M€	247,1	338,5	223,7
Capital adequacy ratio, %	13,8	15,7	15,3
Evli Bank Plc:s adequacy ratio, %	16,3	17,0	17,3

** includes only prime own assets*

*** Evli applies the Basic Indicator Approach under the Basel II capital adequacy rules*

Calculation of key ratios

Net revenue	From Income Statement. Includes gross returns, deducted by interest and commission expenses.
Operating profit	From Income Statement
Profit for the financial year	From Income Statement
Return on equity (ROE), %	$= \frac{\text{Operating profit - taxes}}{\text{Equity capital and minority interest (average of the figures for the beginning and at the end of the period)}} \times 100$
Return on assets (ROA), %	$= \frac{\text{Operating profit - taxes}}{\text{Average total assets (average of the figures for the beginning and at the end of the period)}} \times 100$
Equity / Total assets ratio, %	$= \frac{\text{Equity capital + minority interest}}{\text{Total assets}} \times 100$
Expense ratio as earnings to operating costs	$= \frac{\text{Net income from financial operations + income from equity investments + Net commission income + net income from securities transactions and foreign exchange dealing + other operating income}}{\text{Administrative expenses + depreciation + other operating expenses}} \times 100$

ACCOUNTING POLICIES

The Interim Report complies with IAS 34, Interim Reports, as approved by the EU. The accounting policies applied to the financial statements and the segment reporting policies are detailed in the financial statements for 2007.

NOTES TO BALANCE SHEET, M€	30.6.2008	30.6.2007	31.12.2007
Equity and debt securities			
Equity securities are presented in the Statement of Changes in Equity			
Debt securities issued to the public			
Certificates of Deposits and commercial papers	29,5	77,2	25,9
Bonds	45,9	26,5	27,5
Debt securities issued to the public	75,3	103,7	53,4

Breakdown by maturity	**less than 3 months**	**3-12 months**	**1-5 years**
Debt securities issued to the public	1,0	29,3	45,1

Changes in bonds issued to the public	30.6.2008	30.6.2007	31.12.2007
Issues	18,5	7,0	21,7
Repurchases	0,1	0,6	14,3

Off-balance sheet commitments			
Commitments given to a third party on behalf of a customer	8,3	38,0	78,0
Irrevocable commitments given in favour of a customer	3,5	4,6	4,0
Guarantees on behalf of others	0,8	0,0	0,7
Unused credit facilities	9,3	7,9	9,4

Transactions with related parties	1-6/2008		
	Group pension fund	Associated companies	Group management
Sales	0,0	0,0	0,0
Purchases	0,0	0,0	0,0
Receivables	0,0	0,0	0,2
Liabilities	0,3	0,0	0,2

The figures are unaudited.