



**Statement revealing the analysis of term difference
for the first quarter of 2006**

(001 - MDL)

Term groups	Assets sensitive to interest rate	Liabilities sensitive to interest rate	Net difference (1-2)	Cumulative difference	Debit conditional accounts sensitive to interest rate	Credit conditional accounts sensitive to interest rate	Net difference (5-6)	Cumulative difference
B	1	2	3	4	5	6	7	8
Up to 1 month	455.192.429	305.553.767	149.638.662	149.638.662	25.809.520	29.062.708	-3.253.188	-3.253.188
From 1 month up to 2 months	77.401.290	29.053.107	48.348.183	197.986.844	0	6.730.688	-6.730.688	-9.983.876
From 2 months up to 3 months	100.573.760	60.338.058	40.235.702	238.222.546	0	4.876.263	-4.876.263	-14.860.139
From 3 months up to 6 months	230.252.050	166.491.938	63.760.112	301.982.658	0	10.432.302	-10.432.302	-25.292.441
From 6 months up to 9 months	128.677.730	205.427.911	-76.750.181	225.232.477	0	16.901.810	-16.901.810	-42.194.251
From 9 months up to 1 year	103.254.359	154.635.224	-51.380.865	173.851.612	0	30.584.362	-30.584.362	-72.778.613
From 1 year up to 5 years	202.894.949	87.795.565	115.099.384	288.950.996		83.249.340	-83.249.340	-156.027.953
Over 5 years	368.500	3.129.840	-2.761.340	286.189.656	39.044.100	0	39.044.100	-116.983.853
TOTAL	1.298.615.067	1.012.425.411	286.189.656	X	64.853.620	181.837.473	-116.983.853	X