

THE GROUP'S AND BANK'S BALANCE SHEET

	Lt thousand 30 09 2011		
	Group	Fin.group	Bank
ASSETS			
Cash and cash equivalents	223 134	223 133	223 132
Due from other banks and financial institutions	4 147	4 147	4 147
Trading securities	46 520	46 520	46 520
Derivative financial instruments	0	0	0
Loans to customers	1 776 970	1 894 671	2 016 319
Finance lease receivables	123 129	123 129	0
Investment securities:			
- available-for-sale	163 344	145 232	145 232
- held-to-maturity	229 711	217 025	217 025
Investments in subsidiaries	0	14 889	16 889
Intangible assets	685	681	660
Tangible fixed assets	76 238	54 090	47 978
Deferred tax asset	8 525	8 554	8 508
Other assets	71 792	10 556	9 344
Assets related with subsidiaries for sale	14 561	0	0
Total assets	2 738 756	2 742 627	2 735 754
LIABILITIES			
Due to other banks and financial institutions	447 828	447 828	447 836
Due to customers	1 922 779	1 923 010	1 923 010
Special and lending funds	24 942	24 942	24 942
Debt securities in issue	38 402	38 402	38 402
Other liabilities	11 857	11 017	5 501
Liabilities related with subsidiaries for sale	1 865	0	0
Total liabilities	2 447 673	2 445 199	2 439 691
EQUITY			
Capital and reserves attributable to equity holders of the parent			
Share capital	234 858	234 858	234 858
Share premium	47 861	47 861	47 861
Reserve capital	2 611	2 611	2 611
General reserve to cover possible losses in assets	0	0	0
Statutory reserve	960	848	648
Financial assets revaluation rezerve	(2 015)	(644)	(644)
Retained earnings	6 808	11 894	10 729
Minority interest	0	0	0
Total equity	291 083	297 428	296 063
Total liabilities and equity	2 738 756	2 742 627	2 735 754

THE GROUP'S AND BANK'S INCOME STATEMENT

	Lt thousand 30 09 2011		
	Group	Fin.group	Bank
Continuing operations			
Interest and similar income	87 456	87 780	83 965
Interest expense and similar charges	(49 612)	(49 290)	(49 292)
Net interest income	37 844	38 490	34 673
Fee and commission income	10 088	10 052	10 156
Fee and commission expense	(3 996)	(3 988)	(3 967)
Net fee and commission income	6 092	6 064	6 189
Allowance for impairment losses	(6 226)	(6 614)	(6 448)
Net gain on operations with securities	223	223	223
Net foreign exchange gain	3 546	3 547	3 553
Gain on disposal of assets	1 503	121	16
Other income	1 741	930	532
Administrative and other operating expenses	(31 571)	(29 180)	(26 355)
Dividends from investments in subsidiaries	0	0	0
(Losses) profit from continuing operations	13 152	13 581	12 383
Discontinued operations:			
(Losses) profit from discontinued operations before tax	(554)	0	0
Income tax expense	(1 877)	(1 867)	(1 654)
(Losses) profit for the year	10 721	11 714	10 729
Other comprehensive (loss) income			
Gain (loss) from revaluation of financial assets	(1 999)	(1 999)	(1 999)
Deferred income tax on (loss) gain from revaluation of financial assets	(14)	(14)	(14)
Other comprehensive (loss) income, net of tax	(2 013)	(2 013)	(2 013)
Total comprehensive (loss) income	8 708	9 701	8 716
(Losses) profit is attributable to:			
Equity holders of the Bank	10 721	11 714	10 729
from continuing operations	11 275	11 714	10 729
from discontinued operations	(554)	0	0
Minority interest	0	0	0
Total comprehensive (loss) income attributable to			
Equity holders of the Bank	8 708	9 701	8 716
Minority interest	0	0	0
Basic and diluted earnings per share, net (in LTL per share)	0.05	0.06	0.05