

THE GROUP'S AND BANK'S BALANCE SHEET

Lt thousand
31 12 2011

	Group	Fin.group	Bank
ASSETS			
Cash and cash equivalents	223 877	223 845	223 844
Due from other banks and financial institutions	4 147	4 147	4 147
Trading securities	16 574	16 574	16 574
Derivative financial instruments	0	0	0
Loans to customers	1 786 631	1 908 417	2 069 758
Finance lease receivables	163 741	163 741	0
Investment securities:	0	0	0
- available-for-sale	35 617	32 068	32 068
- held-to-maturity	306 349	303 281	303 281
Investments in subsidiaries, associates	18 392	14 889	16 889
Intangible assets	916	913	894
Tangible fixed assets	88 584	53 735	47 578
Deferred tax asset	9 101	9 120	8 952
Other assets	71 098	9 690	7 581
Assets related with subsidiaries for sale	13 999	0	0
Total assets	2 739 026	2 740 420	2 731 566
LIABILITIES			
Due to other banks and financial institutions	470 889	470 889	470 900
Due to customers	1 894 877	1 894 167	1 894 167
Special and lending funds	16 900	16 900	16 900
Debt securities in issue	45 284	45 284	45 284
Other liabilities	14 840	13 990	6 707
Income tax liabilities	138	56	0
Liabilities related with subsidiaries for sale	1 296	0	0
Total liabilities	2 444 224	2 441 286	2 433 958
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	(1 182)	(1 182)	(1 182)
Retained earnings	9 110	14 138	12 812
Total equity	294 218	299 134	297 608
Non controlling interest in equity	584	0	0
Total liabilities and equity	2 739 026	2 740 420	2 731 566

THE GROUP'S AND BANK'S INCOME STATEMENT

Lt thousand
31 12 2011

	Group	Fin.group	Bank
Continuing operations			
Interest and similar income	120 802	121 540	116 080
Interest expense and similar charges	(66 024)	(66 026)	(66 029)
Net interest income	54 778	55 514	50 051
Fee and commission income	14 208	14 010	14 152
Fee and commission expense	(5 724)	(5 724)	(5 703)
Net fee and commission income	8 484	8 286	8 449
Allowance for impairment losses	(10 415)	(10 160)	(9 561)
Net gain on operations with securities	(3 441)	(3 441)	(3 441)
Income from associates	11	-	0
Net foreign exchange gain	4 881	4 883	4 883
Gain on disposal of assets	2 164	50	31
Other income	2 899	1 108	736
Administrative and other operating expenses	(43 724)	(40 435)	(36 636)
Dividends from investments in subsidiaries	0	0	0
(Losses) profit from continuing operations	15 637	15 805	14 512
Discontinued operations:			
(Losses) profit from discontinued operations before tax	(685)	0	0
Income tax expense	(1 929)	(1 847)	(1 700)
(Losses) profit for the year	13 023	13 958	12 812
Other comprehensive (loss) income			
Gain (loss) from revaluation of financial assets	(1 656)	(3 027)	(3 027)
Deferred income tax on (loss) gain from revaluation of financial assets	476	476	476
Other comprehensive (loss) income, net of tax	(1 180)	(2 551)	(2 551)
Total comprehensive (loss) income	11 843	11 407	10 261
(Losses) profit is attributable to:			
Equity holders of the Bank	13 023	13 958	12 812
from continuing operations	13 708	13 958	12 812
from discontinued operations	(685)	0	0
Non controlling interest	0	0	0
Total comprehensive (loss) income attributable to			
Equity holders of the Bank	11 843	11 407	10 261
Non controlling interest	0	0	0
Basic and diluted earnings per share, net (in LTL per share)	0.06	0.06	0.06