

THE GROUP'S AND BANK'S BALANCE SHEET

Lt thousand
31 12 2010

	Group	Fin.group	Bank
ASSETS			
Cash and balances with central banks	208 400	208 400	208 397
Due from other banks and financial institutions	4 147	4 147	4 147
Trading securities	81 326	78 406	78 406
Derivative financial instruments	0	0	0
Loans to customers, finance lease receivables	1 438 387	1 549 828	1 657 609
Finance lease receivables	103 988	103 995	0
Investment securities:	0	0	0
- available-for-sale	103 598	89 375	89 375
- held-to-maturity	214 055	207 635	207 635
Investments in subsidiaries	0	14 889	16 889
Intangible assets	608	608	606
Tangible fixed assets	67 156	50 674	43 699
Overpaid income tax	1 615	1 598	1 598
Current income tax assets	10 407	10 436	10 177
Inventories	42 959	0	0
Other financial assets	33 867	12 682	12 025
Other non-financial assets	11 646	5 370	4 091
Assets related with subsidiaries for sale	12 455	0	0
Total assets	2 334 614	2 338 043	2 334 654
LIABILITIES			
Due to other banks and financial institutions	369 067	369 067	369 091
Due to customers	1 672 299	1 672 394	1 672 394
Special and lending funds	28 011	28 011	28 011
Debt securities in issue	5 291	5 291	5 291
Other non- financial liabilities	6 380	5 250	3 720
Other financial liabilities	1 503	1 503	0
Liabilities related with subsidiaries for sale	882	0	0
Total liabilities	2 083 433	2 081 516	2 078 507
EQUITY			
Capital and reserves attributable to equity holders of the parent			
Share capital	204 858	204 858	204 858
Share premium	46 661	46 661	46 661
Reserve capital	2 611	2 611	2 611
General reserve to cover possible losses in assets	10 000	10 000	10 000
Statutory reserve	6 667	6 522	6 422
Financial assets revaluation rezerve	(2)	1 369	1 369
Retained earnings	(19 614)	(15 494)	(15 774)
Minority interest	0	0	0
Total equity	251 181	256 527	256 147
Total liabilities and equity	2 334 614	2 338 043	2 334 654

THE GROUP'S AND BANK'S INCOME STATEMENT

Lt thousand
31 21 2010

	Group	Fin.group	Bank
Continuing operations			
Interest and similar income	110 429	111 993	107 379
Interest expense and similar charges	(78 634)	(78 634)	(78 540)
Net interest income	31 795	33 359	28 839
Fee and commission income	12 478	12 127	12 325
Fee and commission expense	(4 467)	(4 465)	(4 387)
Net fee and commission income	8 011	7 662	7 938
Impairment charge for credit losses	(46 031)	(45 831)	(43 915)
Net gain on operations with securities	3 088	3 088	3 088
Net foreign exchange gain	2 709	2 714	2 715
Gain on disposal of assets	1 212	29	165
Other income	1 695	1 589	787
Administrative and other operating expenses	(34 021)	(31 398)	(28 572)
Dividends from investments in subsidiaries	0	0	0
(Losses) profit from continuing operations	(31 542)	(28 788)	(28 955)
Discontinued operations:			
(Losses) profit from discontinued operations before tax	(1 594)	0	0
Income tax expense	4 844	4 844	4 806
(Losses) profit for the year	(28 292)	(23 944)	(24 149)
Other comprehensive (loss) income			
Gain (loss) from revaluation of financial assets	599	599	599
Deferred income tax on (loss) gain from revaluation of financial assets	180	180	180
Other comprehensive (loss) income, net of tax	779	779	779
Total comprehensive (loss) income	(27 513)	(23 165)	(23 370)
(Losses) profit is attributable to:			
Equity holders of the Bank	(28 292)	(23 944)	(24 149)
from continuing operations	(26 698)	0	0
from discontinued operations	(1 594)	0	0
Minority interest	0	0	0
Total comprehensive (loss) income attributable to			
Equity holders of the Bank	(27 513)	(23 165)	(23 370)
Minority interest	0	0	0
Basic and diluted earnings per share, net (in LTL per share)	-0.15	-0.12	-0.12