

**THE GROUP'S AND BANK'S BALANCE SHEET**

 Lt thousand  
 30 09 2010

	Group	Fin.group	Bank
<b>ASSETS</b>			
Cash and balances with central banks	188 160	188 160	188 116
Due from other banks and financial institutions	4 147	4 147	4 147
Trading securities	104 134	100 985	100 985
Derivative financial instruments	0	0	0
Loans to customers, finance lease receivables	1 418 694	1 508 741	1 620 151
Finance lease receivables	103 167	103 167	0
Investment securities:	0	0	0
- available-for-sale	122 826	96 683	96 683
- held-to-maturity	198 735	192 086	192 086
Investments in subsidiaries	0	14 889	16 889
Intangible assets	545	544	542
Tangible fixed assets	53 969	50 698	43 905
Overpaid income tax	2 127	2 109	2 109
Current income tax assets	9 011	9 001	8 764
Other assets	72 985	9 868	2 822
<b>Total assets</b>	<b>2 278 500</b>	<b>2 281 078</b>	<b>2 277 199</b>
<b>LIABILITIES</b>			
Due to other banks and financial institutions	311 432	311 432	311 441
Due to customers	1 623 873	1 624 296	1 624 296
Special and lending funds	26 264	26 264	26 264
Debt securities in issue	3 831	3 831	3 831
Current income tax liabilities	0	0	0
Deferred income tax liabilities	39	0	0
Other liabilities	53 830	53 087	49 544
<b>Total liabilities</b>	<b>2 019 269</b>	<b>2 018 910</b>	<b>2 015 376</b>
<b>EQUITY</b>			
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	2 189	3 560	3 560
Retained earnings	(13 755)	(12 044)	(12 289)
Minority interest	0	0	0
<b>Total equity</b>	<b>259 231</b>	<b>262 168</b>	<b>261 823</b>
<b>Total liabilities and equity</b>	<b>2 278 500</b>	<b>2 281 078</b>	<b>2 277 199</b>

**THE GROUP'S AND BANK'S INCOME STATEMENT**

	Lt thousand		
	30 09 2010		
	Group	Fin.group	Bank
Interest and similar income	83 850	84 929	81 276
Interest expense and similar charges	(61 810)	(61 810)	(61 716)
<b>Net interest income</b>	<b>22 040</b>	<b>23 119</b>	<b>19 560</b>
Fee and commission income	8 832	8 809	8 969
Fee and commission expense	(3 216)	(3 216)	(3 164)
<b>Net fee and commission income</b>	<b>5 616</b>	<b>5 593</b>	<b>5 805</b>
Impairment charge for credit losses	(38 017)	(37 704)	(36 169)
Net gain on operations with securities	4 165	4 165	4 165
Net foreign exchange gain	1 969	1 981	1 982
Gain on disposal of assets	1 003	110	159
Other income	1 603	1 285	645
Administrative and other operating expenses	(25 239)	(22 951)	(20 703)
<b>Operating profit</b>	<b>(26 860)</b>	<b>(24 402)</b>	<b>(24 556)</b>
Dividends from investments in subsidiaries	0	0	0
<b>Profit before tax</b>	<b>(26 860)</b>	<b>(24 402)</b>	<b>(24 556)</b>
Income tax expense	3 908	3 908	3 892
<b>Profit for the year</b>	<b>(22 952)</b>	<b>(20 494)</b>	<b>(20 664)</b>
Profit is attributable to:			
Equity holders of the Bank	(22 952)	(20 494)	(20 664)
Minority interest	0	0	0
<b>Profit for the year</b>	<b>(22 952)</b>	<b>(20 494)</b>	<b>(20 664)</b>
Basic and diluted earnings per share, net (in LTL per share)	-0.12	-0.11	-0.11