

THE GROUP'S AND BANK'S BALANCE SHEET

Lt thousand
30 06 2010

	Group	Fin.group	Bank
ASSETS			
Cash and balances with central banks	128 028	128 056	128 027
Due from other banks and financial institutions	2 524	2 524	2 524
Trading securities	88 177	85 087	85 087
Derivative financial instruments	14	14	14
Loans to customers, finance lease receivables	1417 740	1505 483	1597 494
Finance lease receivables	83 139	83 139	0
Investment securities:			
- available-for-sale	102 712	76 559	76 559
- held-to-maturity	201 132	194 542	194 542
Investments in subsidiaries	0	14 889	16 889
Intangible assets	481	480	478
Tangible fixed assets	54 272	51 031	43 988
Overpaid income tax	2 249	2 221	2 221
Current income tax assets	7 583	7 573	7 357
Other assets	72 175	10 807	4 360
Total assets	2160 226	2162 405	2159 540
LIABILITIES			
Due to other banks and financial institutions	256 830	256 830	256 835
Due to customers	1593 778	1593 986	1593 986
Special and lending funds	29 734	29 734	29 734
Debt securities in issue	4 265	4 265	4 265
Current income tax liabilities	0	0	0
Deferred income tax liabilities	39	0	0
Other liabilities	6 983	6 599	3 955
Total liabilities	1891 629	1891 414	1888 775
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 reserve	1 584	2 955	2 955
Retained earnings	(3 784)	(2 616)	(2 742)
Minority interest	0	0	0
Total equity	268 597	270 991	270 765
Total liabilities and equity	2160 226	2162 405	2159 540



THE GROUP'S AND BANK'S INCOME STATEMENT

Lt thousand

30 06 2010

Bank

Group Fin.group

Interest and similar income	57 876	58 649	56 075
Interest expense and similar charges	(44 137)	(44 137)	(44 043)
Net interest income	13 739	14 512	12 032
Fee and commission income	5 554	5 544	5 659
Fee and commission expense	(2 018)	(2 018)	(1 987)
Net fee and commission income	3 536	3 526	3 672
Impairment charge for credit losses	(20 149)	(19 829)	(18 630)
Net gain on operations with securities	2 193	2 193	2 193
Net foreign exchange gain	1 257	1 258	1 259
Gain on disposal of assets	548	1	18
Other income	422	655	236
Administrative and other operating expenses	(16 745)	(15 605)	(14 125)
Operating profit	(15 199)	(13 289)	(13 345)
Dividends from investments in subsidiaries	0	0	0
Profit before tax	(15 199)	(13 289)	(13 345)
Income tax expense	2 223	2 223	2 228
Profit for the year	(12 976)	(11 066)	(11 117)
Profit is attributable to:			
Equity holders of the Bank	(12 976)	(11 066)	(11 117)
Minority interest	0	0	0
Profit for the year	(12 976)	(11 066)	(11 117)
Basic and diluted earnings per share, net (in LTL per share)	-0.07	-0.06	-0.06