

THE GROUP'S AND BANK'S BALANCE SHEET

	Lt thousand 31 03 2010		
	Group	Financial Group	Bank
ASSETS			
Cash and balances with central banks	151,870	151,870	151,826
Due from other banks and financial institutions	6,237	2,214	2,214
Trading securities	50,388	47,357	47,357
Derivative financial instruments	55	55	55
Loans to customers, finance lease receivables	1,400,860	1,482,962	1,583,284
Finance lease receivables	91,709	91,709	0
Investment securities:			
- available-for-sale	136,801	12,638	122,638
- held-to-maturity	148,099	141,527	141,527
Investments in subsidiaries	0	12,884	14,884
Intangible assets	539	537	535
Tangible fixed assets	52,715	51,734	44,527
Overpaid income tax	2,464	2,221	2,221
Current income tax assets	6,232	6,222	6,044
Other assets	78,548	13,645	7,539
Total assets	2,126,517	2,127,575	2,124,651
LIABILITIES			
Due to other banks and financial institutions	249,615	249,615	249,617
Due to customers	1,591,286	1,591,342	1,591,342
Special and lending funds	25,971	25,971	25,971
Debt securities in issue	4,210	4,210	4,210
Current income tax liabilities	0	0	0
Deferred income tax liabilities	39	0	0
Other liabilities	6,960	6,571	3,828
Total liabilities	1,878,081	1,877,709	1,874,968
EQUITY			
Capital and reserves attributable to equity holders of the parent			
Share capital	180,358	180,358	180,358
Share premium	45,681	45,681	45,681
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	2,047	3,136	3,136
Retained earnings	1,072	1,558	1,475
Minority interest	0	0	0
Total equity	248,436	249,866	249,683
Total liabilities and equity	2,126,517	2,127,575	2,124,651

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

	Group	Financial Group	Lt thousand 31 03 2010 Bank
Interest and similar income	30,321	30,880	29,434
Interest expense and similar charges	(24,778)	(24,778)	(24,684)
Net interest income	5,543	6,102	4,750
Fee and commission income	2,618	2,608	2,669
Fee and commission expense	(957)	(957)	(942)
Net fee and commission income	1,661	1,651	1,727
Impairment charge for credit losses	(9,603)	(9,642)	(8,957)
Net gain on operations with securities	1,140	1,140	1,140
Net foreign exchange gain	466	465	466
Gain on disposal of assets	34	(18)	3
Other income	47	307	120
Administrative and other operating expenses	(8,670)	(8,154)	(7,449)
Operating profit	(9,382)	(8,149)	(8,200)
Dividends from investments in subsidiaries	0	0	0
Profit before tax	(9,382)	(8,149)	(8,200)
Income tax expense	1,257	1,257	1,300
Profit for the year	(8,125)	(6,892)	(6,900)
Profit is attributable to:			
Equity holders of the Bank	(8,125)	(6,892)	(6,900)
Minority interest	0	0	0
Profit for the year	(8,125)	(6,892)	(6,900)
Basic and diluted earnings per share, net (in LTL per share)	(0.05)	(0.04)	(0.04)