

THE GROUP'S AND BANK'S BALANCE SHEET

31 December, 2009

Lt thousand

	Group	Fin.group	Bank
ASSETS			
Cash and balances with central banks	168,708	168,696	168,651
Due from other banks and financial institutions	2,214	2,214	2,214
Trading securities	3,094	121	121
Loans to customers, finance lease receivables	1,434,328	1,507,461	1,605,635
Finance lease receivables	101,412	101,412	0
Investment securities:			
- available-for-sale	86,236	72,083	72,083
- held-to-maturity	146,041	143,068	143,068
Investments in subsidiaries	0	7,384	9,384
Intangible assets	605	603	600
Tangible fixed assets	63,753	52,048	45,179
Overpaid income tax	2,468	2,221	2,221
Current income tax assets	5,650	5,640	5,419
Other assets	59,523	10,903	4,890
Total assets	2,074,032	2,073,854	2,059,465
LIABILITIES			
Due to other banks and financial institutions	246,272	246,272	237,315
Due to customers	1,528,824	1,528,840	1,528,840
Special and lending funds	31,292	31,292	31,292
Debt securities in issue	4,155	4,155	4,155
Current income tax liabilities	0	0	0
Deferred income tax liabilities	234	195	195
Other liabilities	9,071	8,888	3,631
Total liabilities	1,819,848	1,819,642	1,805,428
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	6,376	6,081	5,981
Financial assets revaluation reserve	-781	590	590
Retained earnings	9,939	8,891	8,816
Minority interest	0	0	0
Total equity	254,184	254,212	254,037
Total liabilities and equity	2,074,032	2,073,854	2,059,465

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

31 December, 2009
Lt thousand

	Group	Fin.group	Bank
Interest and similar income	142,800	145,907	140,474
Interest expense and similar charges	(113,601)	(113,601)	(112,878)
Net interest income	29,199	32,306	27,596
Fee and commission income	12,620	12,588	12,935
Fee and commission expense	(4,472)	(4,472)	(4,399)
Net fee and commission income	8,148	8,116	8,536
Impairment charge for credit losses	(47,305)	(46,851)	(42,876)
Impairment charge for other assets	(3,139)	(4,724)	(6,918)
Net gain on operations with securities	4,945	321	321
Net foreign exchange gain	2,402	2,401	2,402
Gain on disposal of assets	(113)	(299)	14
Other income	1,130	1,113	508
Administrative and other operating expenses	(36,647)	(34,749)	(31,713)
Operating profit	(41 380)	(42 366)	(42 130)
Dividends from investments in subsidiaries	0	4,877	6,377
Profit before tax	(41 380)	(37 489)	(35 753)
Income tax expense	5,829	5,858	5,639
Profit for the year	(35 551)	(31 631)	(30 114)
Profit is attributable to:			
Equity holders of the Bank	(35 551)	(31 631)	(30 114)
Minority interest	0	0	0
Profit for the year	(35 551)	(31 631)	(30 114)
Basic and diluted earnings per share, net (in LTL per share)	-0.20	-0.18	-0.17