

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

30 September, 2009

LTL, thousand

	Group	Fin.group	Bank
<b>ASSETS</b>			
Cash and balances with central banks	128,140	128,139	128,124
Due from other banks and financial institutions	2,214	2,214	2,214
Trading securities	3,289	117	117
Loans to customers, finance lease receivables	1,453,509	1,527,432	1,634,857
Finance lease receivables	107,733	107,733	0
Investment securities:			
- available-for-sale	68,155	52,631	52,631
- held-to-maturity	147,693	144,521	144,521
Investments in subsidiaries	0	9,157	11,157
Intangible assets	594	591	588
Tangible fixed assets	59,858	52,884	45,796
Overpaid income tax	1,943	1,696	1,696
Current income tax assets	20	20	0
Other assets	67,399	12,118	5,768
<b>Total assets</b>	<b>2,040,547</b>	<b>2,039,253</b>	<b>2,027,469</b>
<b>LIABILITIES</b>			
Due to other banks and financial institutions	304,593	304,593	295,817
Due to customers	1,417,818	1,417,837	1,417,837
Special and lending funds	29,724	29,724	29,724
Debt securities in issue	6,282	6,282	6,282
Current income tax liabilities	20	20	0
Deferred income tax liabilities	171	171	171
Other liabilities	8,432	8,197	3,831
<b>Total liabilities</b>	<b>1,767,040</b>	<b>1,766,824</b>	<b>1,753,662</b>
<b>EQUITY</b>			
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	-112	-112	-112
Retained earnings	28,593	27,810	29,288
Minority interest	0	0	0
<b>Total equity</b>	<b>273,507</b>	<b>272,429</b>	<b>273,807</b>
<b>Total liabilities and equity</b>	<b>2,040,547</b>	<b>2,039,253</b>	<b>2,027,469</b>

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

30 September, 2009

	LTL, thousand		
	Group	Fin.group	Bank
Interest and similar income	108,562	110,838	106,671
Interest expense and similar charges	(85,782)	(85,782)	(85,266)
<b>Net interest income</b>	<b>22,780</b>	<b>25,056</b>	<b>21,405</b>
Fee and commission income	9,368	9,343	9,616
Fee and commission expense	(3,325)	(3,325)	(3,271)
<b>Net fee and commission income</b>	<b>6,043</b>	<b>6,018</b>	<b>6,345</b>
Impairment charge for credit losses	(25,998)	(25,717)	(22,957)
Net gain on operations with securities	4,977	353	353
Net foreign exchange gain	1,804	1,803	1,805
Gain on disposal of assets	(209)	(275)	9
Other income	822	803	417
Administrative and other operating expenses	(27,253)	(25,767)	(23,516)
<b>Operating profit</b>	<b>(17 034)</b>	<b>(17 726)</b>	<b>(16 139)</b>
Dividends from investments in subsidiaries	0	4,877	6,377
<b>Profit before tax</b>	<b>(17 034)</b>	<b>(12 849)</b>	<b>(9 762)</b>
Income tax expense	137	137	120
<b>Profit for the year</b>	<b>(16 897)</b>	<b>(12 712)</b>	<b>(9 642)</b>
Profit is attributable to:			
Equity holders of the Bank	<b>(16 897)</b>	<b>(12 712)</b>	<b>(9 642)</b>
Minority interest	0	0	0
<b>Profit for the year</b>	<b>(16 897)</b>	<b>(12 712)</b>	<b>(9 642)</b>
Basic and diluted earnings per share, net (in LTL per share)	-0.09	-0.07	-0.05