

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

30 June, 2009

	Group	Fin.Group	LTL, thousand Bank
<b>ASSETS</b>			
Cash and balances with central banks	192,096	192,096	191,975
Due from other banks and financial institutions	2,722	2,722	2,722
Trading securities	3,447	341	341
Derivative financial instruments	0	0	0
Loans to customers, finance lease receivables	1,453,159	1,525,967	1,641,355
Finance lease receivables	117,832	117,832	0
Investment securities:			
- available-for-sale	39,688	24,164	24,164
- held-to-maturity	145,339	142,233	142,233
Investments in subsidiaries	0	9,157	11,157
Intangible assets	641	638	634
Tangible fixed assets	60,601	53,607	46,229
Overpaid income tax	928	605	605
Current income tax assets	20	20	0
Other assets	69,734	13,297	7,747
<b>Total assets</b>	<b>2,086,207</b>	<b>2,082,679</b>	<b>2,069,162</b>
<b>LIABILITIES</b>			
Due to other banks and financial institutions	322,182	322,182	313,185
Due to customers	1,434,006	1,434,078	1,434,078
Special and lending funds	29,122	29,122	29,122
Debt securities in issue	7,539	7,539	7,539
Current income tax liabilities	20	20	0
Deferred income tax liabilities	153	153	153
Other liabilities	10,701	9,379	4,504
<b>Total liabilities</b>	<b>1,803,723</b>	<b>1,802,473</b>	<b>1,788,581</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 rezerve	-560	-560	-560
Retained earnings	38,018	36,035	36,510
Minority interest	0	0	0
<b>Total equity</b>	<b>282,484</b>	<b>280,206</b>	<b>280,581</b>
<b>Total liabilities and equity</b>	<b>2,086,207</b>	<b>2,082,679</b>	<b>2,069,162</b>

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

30 June, 2009

	Group	Fin.Group	LTL, thousand Bank
Interest and similar income	72,997	74,458	71,719
Interest expense and similar charges	(56,674)	(56,674)	(56,349)
<b>Net interest income</b>	<b>16,323</b>	<b>17,784</b>	<b>15,370</b>
Fee and commission income	6,106	6,088	6,275
Fee and commission expense	(2,160)	(2,159)	(2,121)
<b>Net fee and commission income</b>	<b>3,946</b>	<b>3,929</b>	<b>4,154</b>
Impairment charge for credit losses	(15,342)	(15,098)	(13,726)
Net gain on operations with securities	4,928	304	304
Net foreign exchange gain	1,131	1,130	1,131
Gain on disposal of assets	(129)	(147)	4
Other income	560	556	295
Administrative and other operating expenses	(18,906)	(17,839)	(16,329)
<b>Operating profit</b>	<b>-7,489</b>	<b>-9,381</b>	<b>-8,797</b>
Dividends from investments in subsidiaries	0	4,877	6,377
<b>Profit before tax</b>	<b>-7,489</b>	<b>-4,504</b>	<b>-2,420</b>
Income tax expense	-17	-17	0
<b>Profit for the year</b>	<b>-7,472</b>	<b>-4,487</b>	<b>-2,420</b>
Profit is attributable to:			
Equity holders of the Bank	-7,472	-4,487	-2,420
Minority interest	0	0	0
<b>Profit for the year</b>	<b>-7,472</b>	<b>-4,487</b>	<b>-2,420</b>
Basic and diluted earnings per share, net (in LTL per share)	-0.04	-0.02	-0.01