

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

	Lt thousand 31 03 2009		
	Group	Fin.group	Bank
<b>ASSETS</b>			
Cash and balances with central banks	125,004	124,998	124,906
Due from other banks and financial institutions	1,046	1,046	1,046
Trading securities	3,622	582	582
Derivative financial instruments	0	0	0
Loans to customers, finance lease receivables	1,472,041	1,545,034	1,665,809
Finance lease receivables	125,040	125,040	0
Investment securities:			
- available-for-sale	50,566	23,528	23,528
- held-to-maturity	145,252	142,212	142,212
Investments in subsidiaries	0	2,157	3,157
Intangible assets	733	729	724
Tangible fixed assets	61,370	54,367	46,794
Overpaid income tax	949	39	39
Current income tax assets	20	20	0
Other assets	64,121	22,369	18,543
<b>Total assets</b>	<b>2,049,764</b>	<b>2,042,121</b>	<b>2,027,340</b>
<b>LIABILITIES</b>			
Due to other banks and financial institutions	366,250	366,250	357,261
Due to customers	1,328,111	1,328,122	1,328,122
Special and lending funds	29,223	29,223	29,223
Debt securities in issue	23,699	23,699	23,699
Current income tax liabilities	37	37	0
Deferred income tax liabilities	161	161	161
Other liabilities	14,533	10,461	4,805
<b>Total liabilities</b>	<b>1,762,014</b>	<b>1,757,953</b>	<b>1,743,271</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	-621	-621	-621
Retained earnings	43,345	40,058	40,059
Minority interest	0	0	0
<b>Total equity</b>	<b>287,750</b>	<b>284,168</b>	<b>284,069</b>
<b>Total liabilities and equity</b>	<b>2,049,764</b>	<b>2,042,121</b>	<b>2,027,340</b>

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

	Lt thousand		
	Group	Fin.group	31 03 2009 Bank
Interest and similar income	37,404	38,137	35,855
Interest expense and similar charges	(28,614)	(28,614)	(27,601)
<b>Net interest income</b>	<b>8,790</b>	<b>9,523</b>	<b>8,254</b>
Fee and commission income	3,068	3,064	3,162
Fee and commission expense	(1,068)	(1,068)	(1,051)
<b>Net fee and commission income</b>	<b>2,000</b>	<b>1,996</b>	<b>2,111</b>
Impairment charge for credit losses	(8,895)	(8,819)	(8,147)
Net gain on operations with securities	4,831	207	207
Net foreign exchange gain	614	614	614
Gain on disposal of assets	(8)	(8)	1
Other income	236	242	117
Administrative and other operating expenses	(9,713)	(9,096)	(8,405)
<b>Operating profit</b>	<b>-2,145</b>	<b>-5,341</b>	<b>-5,248</b>
Dividends from investments in subsidiaries	0	4,877	6,377
<b>Profit before tax</b>	<b>-2,145</b>	<b>-464</b>	<b>1,129</b>
Income tax expense	0	0	0
<b>Profit for the year</b>	<b>-2,145</b>	<b>-464</b>	<b>1,129</b>
Profit is attributable to:			
Equity holders of the Bank	-2,145	-464	1,129
Minority interest	0	0	0
<b>Profit for the year</b>	<b>-2,145</b>	<b>-464</b>	<b>1,129</b>
Basic and diluted earnings per share, net (in LTL per share)	-0.01	0.00	0.01