

THE GROUP'S AND BANK'S BALANCE SHEET

	Lt thousand 30 06 2008		
	Group	Fin.group	Bank
ASSETS			
Cash and balances with central banks	239,104	239,103	239,057
Due from other banks and financial institutions	1,057	1,057	1,057
Trading securities	41,363	8,145	8,145
Derivative financial instruments	-	-	-
Loans to customers, finance lease receivables	1,467,537	1,509,407	1,624,964
Finance lease receivables	122,156	122,161	-
Investment securities:			
- available-for-sale	30,415	30,415	30,415
- held-to-maturity	155,219	155,219	155,219
Investments in subsidiaries	-	1,135	2,135
Intangible assets	973	967	958
Tangible fixed assets	53,359	51,722	46,058
Overpaid income tax	2,157	0	0
Other assets	33,164	13,967	8,367
Total assets	2,146,504	2,133,298	2,116,375
LIABILITIES			
Due to other banks and financial institutions	416,745	416,745	407,760
Due to customers	1,357,695	1,357,710	1,357,710
Special and lending funds	32,905	32,905	32,776
Debt securities in issue	30,448	30,448	30,448
Current income tax liabilities	1,357	1,357	1,023
Deferred income tax liabilities	210	210	210
Other liabilities	13,635	11,693	5,244
Total liabilities	1,852,995	1,851,068	1,835,171
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
Statutory reserve	3,683	3,505	3,405
Financial assets revaluation reserve	149	149	149
Retained earnings	55,543	49,926	49,000
Minority interest	5,484	-	-
Total equity	293,509	282,230	281,204
Total liabilities and equity	2,146,504	2,133,298	2,116,375

THE GROUP'S AND BANK'S INCOME STATEMENT

	Lt thousand 30 06 2008		
	Group	Fin.group	Bank
Interest and similar income	68,014	68,308	64,916
Interest expense and similar charges	(43,241)	(43,241)	(42,982)
Net interest income	24,773	25,067	21,934
Fee and commission income	6,846	6,794	7,003
Fee and commission expense	(2,532)	(2,530)	(2,480)
Net fee and commission income	4,314	4,264	4,523
Impairment charge for credit losses	(3,012)	(3,012)	(2,599)
Net gain on operations with securities	7,864	(89)	(89)
Net foreign exchange gain	1,238	1,238	1,241
Gain on disposal of assets	81	19	2
Other income	524	522	248
Administrative and other operating expenses	(21,305)	(20,203)	(18,438)
Operating profit	14,477	7,806	6,822
Dividends from investments in subsidiaries	0	7,097	8,797
Profit before tax	14,477	14,903	15,619
Income tax expense	(639)	(790)	(600)
Profit for the year	13,838	14,113	15,019
Profit is attributable to			
Equity holders of the Bank	10,880	14,113	15,019
Minority interest	2,958	-	-
Profit for the year	13,838	14,113	15,019
Basic and diluted earnings per share, net (in LTL per share)	0.06	0.08	0.08