

THE GROUP'S AND BANK'S INCOME STATEMENT

	Lt thousand		
	31 03 2008		
	Group	Fin.group	Bank
Interest and similar income	32,811	33,056	31,248
Interest expense and similar charges	(20,772)	(20,772)	(20,654)
Net interest income	12,039	12,284	10,594
Fee and commission income	3,243	3,226	3,326
Fee and commission expense	(1,218)	(1,217)	(1,192)
Net fee and commission income	2,025	2,009	2,134
Provision for loan impairment losses	(1,424)	(1,424)	(1,245)
Net gain from operations with securities	6,386	-497	(497)
Net foreign exchange gain	525	525	528
Proceeds from disposal of assets	13	11	2
Other income	298	266	127
Administrative and other operating expenses	(10,881)	(10,239)	(9,328)
Operating profit	8,981	2,935	2,315
Dividends from investments in subsidiaries	0	7,097	8,797
Profit before income tax	8,981	10,032	11,112
Income tax expense	55	(111)	0
Profit for the year	9,036	9,921	11,112
Profit is attributable to			
Equity holders of the Bank	6,390	9,921	11,112
Minority interest	2,646	-	-
Profit for the year	9,036	9,921	11,112
Basic and diluted earnings per share, net (in LTL per share)	0,04	0,06	0,06

THE GROUP'S AND BANK'S BALANCE SHEET

	Lt thousand		
	31 03 2008		
	Group	Fin.group	Bank
ASSETS			
Cash and cash equivalents	238,128	238,125	238,102
Due from other banks	645	645	645
Trading securities	40,161	8,717	8,717
Loans to customers	1,415,697	1,457,201	1,569,193
Finance lease receivables	120,967	120,976	0
Investment securities:			
- available-for-sale	26,715	26,715	26,715
- held-to-maturity	155,976	155,976	155,976
Investments in subsidiaries	-	1,135	2,135
Intangible assets	1,133	1,126	1,115
Tangible fixed assets	53,358	51,701	46,152
Overpaid income tax	2,221	0	0
Other assets	38,053	18,247	13,894
Total assets	2,093,054	2,080,564	2,062,644
LIABILITIES			
Due to other banks and financial institutions	434,748	434,748	425,969
Due to customers	1,287,274	1,287,269	1,287,269
Special and lending funds	33,737	33,737	33,527
Current Income tax liabilities	1,053	1,053	794
Deferred Income tax liabilities	225	225	225
Debt securities in issue	28,879	28,879	28,879
Other liabilities	17,945	16,129	8,198
Total liabilities	1,803,861	1,802,040	1,784,861
EQUITY			
Capital and reserves attributable to equity holders of the Bank			
Share capital	161,033	161,033	161,033
Share premium	65,006	65,006	65,006
Reserve capital	2,611	2,611	2,611
Statutory reserve	3,683	3,505	3,405
Financial assets revaluation rezerve	635	635	635
Retained earnings	51,053	45,734	45,093
Minority interest	5,172	-	-
Total equity	289,193	278,524	277,783
Total liabilities and equity	2,093,054	2,080,564	2,062,644

STANDARDS LIMITING RISKS OF THE BANK'S ACTIVITY

 March 31th, 2008

Ratio	Standard according to the Bank of Lithuania (per cent)	Factual size (per cent)
Liquidity	30	43,70
Capital adequacy	8	17,25
Maximum position in one currency	15	implemented
General open position in foreign currency	25	implemented

BANK'S PROFITABILITY RATIOS

 March 31th, 2008

Return on Assets (ROAA)	2.18
Return on Equity (ROAE)	16.24
Cost to Income	39.75

STANDARDS LIMITING RISKS OF THE FINANCIAL GROUP'S ACTIVITY

 March 31th, 2008

Ratio	Standard according to the Bank of Lithuania (per cent)	Factual size (per cent)
Capital adequacy	8	16.43
Maximum position in one currency	15	implemented
General open position in foreign currency	25	implemented

GROUP'S PROFITABILITY RATIOS

 March 31th, 2008

Return on Assets (ROAA)	1.23
Return on Equity (ROAE)	9.05
Cost to Income	48.01