

THE GROUP'S AND BANK'S BALANCE SHEET

 Lt thousand
 31 12 2008

	Group	Fin.group	Bank
ASSETS			
Cash and balances with central banks	142,939	142,939	142,927
Due from other banks and financial institutions	1,220	1,220	1,220
Trading securities	3,689	714	714
Derivative financial instruments	-	-	-
Loans to customers, finance lease receivables	1,492,164	1,551,232	1,676,691
Finance lease receivables	129,036	129,036	-
Investment securities:			
- available-for-sale	48,485	21,447	21,447
- held-to-maturity	150,012	147,038	147,038
Investments in subsidiaries	-	1,135	2,135
Intangible assets	791	786	780
Tangible fixed assets	56,359	54,036	46,290
Overpaid income tax	1,002	-	-
Other assets	54,192	18,536	10,558
Total assets	2,079,889	2,068,119	2,049,800
LIABILITIES			
Due to other banks and financial institutions	454,835	454,835	445,945
Due to customers	1,259,750	1,259,755	1,259,755
Special and lending funds	30,699	30,699	30,699
Debt securities in issue	24,997	24,997	24,997
Current income tax liabilities	561	561	544
Deferred income tax liabilities	120	120	120
Other liabilities	14,028	12,304	4,784
Total liabilities	1,784,990	1,783,271	1,766,844
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 rezerve	-591	-591	-591
Retained earnings	58,190	53,284	51,492
Minority interest	4,967	-	-
Total equity	294,899	284,848	282,956
Total liabilities and equity	2,079,889	2,068,119	2,049,800

THE GROUP'S AND BANK'S INCOME STATEMENT

	Lt thousand		
	Group	Fin.group	31 12 2008 Bank
Interest and similar income	140,234	141,347	134,457
Interest expense and similar charges	(94,415)	(94,415)	(93,870)
Net interest income	45,819	46,932	40,587
Fee and commission income	14,887	14,789	15,221
Fee and commission expense	(5,366)	(5,361)	(5,247)
Net fee and commission income	9,521	9,428	9,974
Impairment charge for credit losses	(6,452)	(6,445)	(5,598)
Net gain on operations with securities	6,009	(1,934)	(1,934)
Net foreign exchange gain	2,582	2,583	2,571
Gain on disposal of assets	249	(25)	8
Other income	1,141	1,093	559
Administrative and other operating expenses	(41,078)	(39,282)	(35,831)
Operating profit	17,791	12,350	10,336
Dividends from investments in subsidiaries	0	7,097	8,797
Profit before tax	17,791	19,447	19,133
Income tax expense	(1,823)	(1,976)	(1,622)
Profit for the year	15,968	17,471	17,511
Profit is attributable to:			
Equity holders of the Bank	13,527	17,471	17,511
Minority interest	2,441	0	0
Profit for the year	15,968	17,471	17,511
Basic and diluted earnings per share, net (in LTL per share)	0.08	0.10	0.10