

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

 Lt thousand  
 30 09 2008

	Group	Fin.group	Bank
<b>ASSETS</b>			
Cash and balances with central banks	254,888	254,885	254,790
Due from other banks and financial institutions	1,056	1,056	1,056
Trading securities	11,400	8,250	8,250
Derivative financial instruments	-	-	-
Loans to customers, finance lease receivables	1,494,538	1,536,816	1,655,406
Finance lease receivables	125,007	125,008	-
Investment securities:			
- available-for-sale	53,233	26,195	26,195
- held-to-maturity	155,302	152,152	152,152
Investments in subsidiaries	-	1,135	2,135
Intangible assets	861	856	850
Tangible fixed assets	54,263	51,919	46,321
Overpaid income tax	1,020	-	0
Other assets	30,706	12,757	6,920
<b>Total assets</b>	<b>2,182,274</b>	<b>2,171,029</b>	<b>2,154,075</b>
<b>LIABILITIES</b>			
Due to other banks and financial institutions	405,526	405,534	396,534
Due to customers	1,410,864	1,411,494	1,411,502
Special and lending funds	31,540	31,540	31,540
Debt securities in issue	25,236	25,236	25,236
Current income tax liabilities	1,245	1,245	992
Deferred income tax liabilities	149	149	149
Other liabilities	12,258	11,162	5,046
<b>Total liabilities</b>	<b>1,886,818</b>	<b>1,886,360</b>	<b>1,870,999</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
Statutory reserve	3,683	3,505	3,405
Financial assets revaluation rezerve	-376	-376	-376
Retained earnings	58,225	52,890	51,397
Minority interest	5,274	-	-
<b>Total equity</b>	<b>295,456</b>	<b>284,669</b>	<b>283,076</b>
<b>Total liabilities and equity</b>	<b>2,182,274</b>	<b>2,171,029</b>	<b>2,154,075</b>

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

 Lt thousand  
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	Group	Fin.group	Bank
Interest and similar income	103,652	104,171	99,202
Interest expense and similar charges	(68,874)	(68,829)	(68,427)
<b>Net interest income</b>	<b>34,778</b>	<b>35,342</b>	<b>30,775</b>
Fee and commission income	10,786	10,718	11,032
Fee and commission expense	(4,024)	(4,023)	(3,943)
<b>Net fee and commission income</b>	<b>6,762</b>	<b>6,695</b>	<b>7,089</b>
Impairment charge for credit losses	(3,734)	(3,741)	(3,359)
Net gain on operations with securities	7,320	(633)	(633)
Net foreign exchange gain	2,143	2,143	2,149
Gain on disposal of assets	169	43	5
Other income	887	831	428
Administrative and other operating expenses	(31,085)	(29,636)	(27,052)
<b>Operating profit</b>	<b>17,240</b>	<b>11,044</b>	<b>9,402</b>
Dividends from investments in subsidiaries	0	7,097	8,797
<b>Profit before tax</b>	<b>17,240</b>	<b>18,141</b>	<b>18,199</b>
Income tax expense	(930)	(1,064)	(783)
<b>Profit for the year</b>	<b>16,310</b>	<b>17,077</b>	<b>17,416</b>
Profit is attributable to			
Equity holders of the Bank	13,562	17,077	17,416
Minority interest	2,748	0	0
<b>Profit for the year</b>	<b>16,310</b>	<b>17,077</b>	<b>17,416</b>
Basic and diluted earnings per share, net (in LTL per share)	0.08	0.10	0.10