

THE GROUP'S AND BANK'S INCOME STATEMENT

	Group	Fin.group	Lt thousand 30 09 2007 Bank
Interest and similar income	69.783	69.897	64.861
Interest expense and similar charges	(35,676)	(35,678)	(35,358)
Net interest income	34.107	34.219	29.503
Fee and commission income	10.461	10.387	10.734
Fee and commission expense	(4,017)	(4,017)	(3,947)
Net fee and commission income	6.444	6.370	6.787
Impairment charge for credit losses	(2,475)	(2,545)	(1,908)
Net gain on operations with securities	12.622	9.115	9,115
Net foreign exchange gain	2.515	2.511	2.523
Gain on disposal of assets	2.462	30	21
Other income	1.996	651	374
Administrative and other operating expenses	(31,737)	(29,582)	(27,322)
Operating profit	25.934	20.769	19.093
Dividends from investments in subsidiaries	-	5.914	7.114
Profit before tax	25.934	26.683	26.207
Income tax expense	(3,061)	(2,336)	(2,004)
Profit for the year	22.873	24.347	24.203
Profit is attributable to			
Equity holders of the Bank	20.873	24.347	24.203
Minority interest	2.000	-	-
Profit for the year	22.873	24.347	24.203
Basic and diluted earnings per share, net (in LTL per share)	0,17	0,20	0,20

THE GROUP'S AND BANK'S BALANCE SHEET

	Group	Fin. group	Lt thousand 30 09 2007 Bank
ASSETS			
Cash and balances with central banks	80.435	80.433	80.432
Due from other banks and financial institutions	160.298	160.298	267.668
Trading securities	39.524	14.265	14.265
Derivative financial instruments	-	-	-
Loans to customers	1.274.800	1.308.074	1.298.808
Finance lease receivables	115.182	115.198	-
Investment securities:			
- available-for-sale	10.164	10.164	10.164
- held-to-maturity	161.830	161.830	161.830
Investments in subsidiaries	-	1.135	2.135
Intangible assets	1.169	1.167	1.143
Tangible fixed assets	47.129	46.788	41.222
Other assets	43.182	10.737	4.519
Total assets	1.933.713	1.910.089	1.882.186
LIABILITIES			
Due to other banks and financial institutions	399.662	399.662	381.711
Due to customers	1.140.985	1.140.846	1.140.846
Special and lending funds	35	35	35
Derivative financial instruments	37.879	37.879	37.337
Income tax liabilities	7.349	2.547	2.121
Debt securities in issue	33.323	33.323	33.323
Other liabilities	28.977	27.819	20.356
Total liabilities	1.648.210	1.642.111	1.615.729
EQUITY			
Capital and reserves attributable to equity holders of the parent			
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	1.743	1.545	1.445
Financial assets revaluation reserve	245	245	245
Retained earnings	46.295	37.538	36.117
Minority interest	8.570	-	-
Total equity	285.503	267.978	266.457
Total liabilities and equity	1.933.713	1.910.089	1.882.186

STANDARDS LIMITING RISKS OF THE BANK'S ACTIVITYSeptember 30th, 2007

Ratio	Standard according to the Bank of Lithuania (per cent)	Factual size (per cent)
Liquidity	30	44.72
Capital adequacy	8	16.01
Maximum position in one currency	15	implemented
General open position in foreign currency		implemented

PROFITABILITY RATOSSeptember 30th, 2007Cost to income **44.10**Return on Assets (ROAA) **2.00**Return on Equity (ROAE) **18.41****STANDARDS LIMITING RISKS OF THE FINANCIAL GROUP'S ACTIVITY**September 30th, 2007

Ratio	Standard according to the Bank of Lithuania (per cent)	Factual size (per cent)
Capital adequacy	8	15.75
Maximum position in one currency	15	implemented
General open position in foreign currency		implemented

GROUP'S PROFITABILITY RATOSSeptember 30th, 2007Cost to income **47.56**