

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

	LTL thousand		
	<b>30 06 2007</b>		
	<b>Group</b>	<b>Fin. group</b>	<b>Bank</b>
<b>ASSETS</b>			
Cash and balances with central banks	122.439	122.438	122.438
Due from other banks and financial institutions	54.921	54.921	148.940
Trading securities	25.931	12.681	12.681
Derivative financial instruments	-	-	-
Loans to customers	1.130.279	1.163.971	1.155.849
Finance lease receivables	93.210	93.229	-
Investment securities:			
- available-for-sale	6.482	6.482	6.482
- held-to-maturity	160.384	160.384	160.384
Investments in subsidiaries	-	1.135	2.135
Intangible assets	1.301	1.300	1.267
Tangible fixed assets	44.422	44.059	38.783
Other assets	55.395	10.167	5.489
<b>Total assets</b>	<b>1.694.764</b>	<b>1.670.767</b>	<b>1.654.448</b>
<b>LIABILITIES</b>			
Due to other banks and financial institutions	327.717	327.717	318.723
Due to customers	1.068.723	1.068.908	1.068.908
Special and lending funds	39.281	39.281	38.655
Derivative financial instruments	15	15	15
Debt securities in issue	31.147	31.147	31.147
Other liabilities	38.660	32.301	26.453
<b>Total liabilities</b>	<b>1.505.543</b>	<b>1.499.369</b>	<b>1.483.901</b>
<b>EQUITY</b>			
Capital and reserves attributable to equity holders of the parent			
Share capital	121.033	121.033	121.033
Share premium	13.006	13.006	13.006
Reserve capital	2.611	2.611	2.611
Statutory reserve	1.740	1.545	1.445
Financial assets revaluation rezerve	(3)	(3)	(3)
Retained earnings	42.147	33.206	32.455
	180.534	171.398	170.547
<b>Minority interest</b>	<b>8.687</b>	<b>-</b>	<b>-</b>
<b>Total equity</b>	<b>189.221</b>	<b>171.398</b>	<b>170.547</b>
<b>Total liabilities and equity</b>	<b>1.694.764</b>	<b>1.670.767</b>	<b>1.654.448</b>

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

	LTL thousand		
	<b>30 06 2007</b>		
	<b>Group</b>	<b>Fin. group</b>	<b>Bank</b>
Interest and similar income	42.250	42.429	39.230
Interest expense and similar charges	(20.968)	(21.161)	(20.999)
<b>Net interest income</b>	<b>21.282</b>	<b>21.268</b>	<b>18.231</b>
Fee and commission income	6.779	6.749	6.979
Fee and commission expense	(2.641)	(2.640)	(2.594)
<b>Net fee and commission income</b>	<b>4.138</b>	<b>4.109</b>	<b>4.385</b>
Impairment charge for credit losses	(916)	(988)	(433)
Net gain on operations with securities	10.927	8.565	8.565
Net foreign exchange gain	1.609	1.605	1.606
Gain on disposal of assets	2.453	21	21
Other income	2.134	379	229
Administrative and other operating expenses	(20.662)	(19.553)	(18.097)
<b>Operating profit</b>	<b>20.965</b>	<b>15.406</b>	<b>14.507</b>
Dividends from investments in subsidiaries	-	5.914	7.114
<b>Profit before income tax</b>	<b>20.965</b>	<b>21.320</b>	<b>21.621</b>
Income tax expense	(2.120)	(1.305)	(1.080)
<b>Profit for the year</b>	<b>18.845</b>	<b>20.015</b>	<b>20.541</b>
<b>Profit is attributable to</b>			
Equity holders of the Bank	16.722	20.015	20.541
Minority interest	2.123	-	-
<b>Profit for the year</b>	<b>18.845</b>	<b>20.015</b>	<b>20.541</b>
Basic and diluted earnings per share, net (in LTL per share)	0,14	0,17	0,17

### RISKS OF THE BANK'S ACTIVITY

June 30, 2007

Ratio	Standard according to the Bank of Lithuania, %	Factual size, %
Liquidity	30	38.25
Capital adequacy	8	11.19
Maximum position of one currency	15	Implemented
General open position in foreign currency		Implemented

### STANDARDS LIMITING RISKS OF THE FINANCIAL GROUP'S ACTIVITY

June 30, 2007

ROAA **2,73**

ROAE **25,57**

### RISKS OF THE FINANCIAL GROUP'S ACTIVITY

June 30, 2007

Ratio	Standard according to the Bank of Lithuania, %	Factual size, %
Capital adequacy	8	11.09
Maximum position of one currency	15	Implemented
General open position in foreign currency		Implemented