

THE GROUP'S AND BANK'S BALANCE SHEET

LTL thousand

	31 03 2007	31 03 2007	
	Group	Financial Group	Bank
ASSETS			
Cash and balances with central banks	84.198	84.191	84.191
Due from other banks and financial institutions	55.615	55.615	136.801
Trading securities	26.967	17.049	17.049
Derivative financial instruments	-	-	-
Loans to customers	969.372	998.837	991.881
Finance lease receivables	87.751	87.774	-
Investment securities:			
- available-for-sale	1.325	1.325	1.325
- held-to-maturity	160.345	160.345	160.345
Investments in subsidiaries	-	5.654	6.654
Intangible assets	1.428	1.419	1.378
Tangible fixed assets	49.022	40.775	37.020
Other assets	49.113	12.093	10.942
Total assets	1.485.136	1.465.077	1.447.586
LIABILITIES			
Due to other banks and financial institutions	169.142	169.142	160.143
Due to customers	1.029.346	1.029.759	1.029.759
Special and lending funds	40.087	40.087	39.377
Debt securities in issue	31.062	40.195	40.195
Other liabilities	39.664	26.240	18.964
Total liabilities	1.309.301	1.305.423	1.288.438
EQUITY			
Capital and reserves attributable to equity holders of the parent			
Share capital	109.039	109.039	109.039
Share premium	25.000	25.000	25.000
Reserve capital	2.611	2.611	2.611
Statutory reserve	1.763	1.545	1.445
Financial assets revaluation rezerve	(27)	(27)	(27)
Retained earnings	29.138	21.486	21.080
	167.524	159.654	159.148
Minority interest	8.311	-	-
Total equity	175.835	159.654	159.148
Total liabilities and equity	1.485.136	1.465.077	1.447.586

THE GROUP'S AND BANK'S INCOME STATEMENT

LTL thousand

	31 03 2007	31 03 2007	
	Group	Financial Group	Bank
Interest and similar income	19.635	19.690	18.134
Interest expense and similar charges	(9.467)	(9.619)	(9.552)
Net interest income	10.168	10.071	8.582
Fee and commission income	3.478	3.460	3.575
Fee and commission expense	(1.234)	(1.233)	(1.210)
Net fee and commission income	2.244	2.227	2.365
Impairment charge for credit losses	(231)	(305)	(106)
Net gain on operations with securities	1.996	(113)	(113)
Net foreign exchange gain	716	716	717
Gain on disposal of assets	37	37	37
Other income	1.726	164	113
Administrative and other operating expenses	(10.670)	(9.721)	(8.943)
Operating profit	5.986	3.076	2.652
Dividends from investments in subsidiaries	-	5.914	7.114
Profit before income tax	5.986	8.990	9.766
Income tax expense	(1.086)	698	(600)
Profit for the year	4.900	8.292	9.166
Profit is attributable to			
Equity holders of the Bank	3.728	8.292	9.166
Minority interest	1.172	-	-
Profit for the year	4.900	8.292	9.166
BASIC AND DILUTED EARNINGS PER SHARE, NET (IN LTL PER SHARE)	0,03	0,08	0,08

STANDARDS LIMITING RISKS OF THE BANK'S ACTIVITY

March 31, 2007

Ratio	Standard according to the Bank of Lithuania (per cent)	Factual size (per cent)
Liquidity	30	39.33
Capital adequacy	8	13.06
Maximum position of one currency	15	implemented
General open position in foreign currency		implemented

PROFITABILITY RATIOS

March 31, 2007

ROAA **2.61**
ROAE **23.58**

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

March 31, 2007

Ratio	Standard according to the Bank of Lithuania (per cent)	Factual size (per cent)
Capital adequacy	8	13.06
Maximum position of one currency	15	implemented
General open position in foreign currency		implemented

	Total carrying amount of loans	Value decrease (special provisions)
Loans granted to clients	1.103.846	1.885
Investments held until maturity	160.345	
Other assets	25.744	357