

LTL thousand

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

	Bank	Financial Group
<b>Assets</b>		
Cash and balances with central banks	81.236	81.238
Due from other banks and financial institutions	204.440	128.247
Trading securities	14.528	14.528
Derivative financial instruments	23	23
Loans	795.204	800.952
Finance lease receivables	-	73.492
Investment securities:		
- available-for-sale	515	515
- held-to-maturity	161.496	161.496
Investments in subsidiaries	6.664	5.654
Intangible assets	1.686	1.746
Tangible fixed assets	32.222	35.695
Other assets	4.879	6.379
<b>Total assets</b>	<b>1.302.893</b>	<b>1.309.965</b>
<b>Liabilities</b>		
Due to other banks and financial institutions	131.841	131.780
Deposits	950.582	950.582
Special and lending funds	42.905	43.787
Income tax liabilities	485	700
Debt securities issued	45.061	45.061
Other liabilities	14.857	19.863
<b>Total liabilities</b>	<b>1.185.731</b>	<b>1.191.773</b>
<b>Shareholders' equity</b>		
Share capital	94.039	94.039
Share premium	7.000	7.000
Reserve capital	2.611	2.611
Statutory reserve	700	801
Retained earnings	12.812	13.741
Minority interest	0	0
<b>Total shareholders equity</b>	<b>117.162</b>	<b>118.192</b>
<b>Total liabilities and equity</b>	<b>1.302.893</b>	<b>1.309.965</b>

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

	Bank	Financial group
Interest income	42.851	46.676
Interest expense	(20,955)	(20,955)
<b>Net interest income</b>	<b>21.896</b>	<b>25.721</b>
Provisions for loans accrued interest	(187)	(91)
<b>Net interest income after the provisions</b>	<b>21.709</b>	<b>25.630</b>
Fee and commission income	8.899	8.589
Fee and commission expense	(2,664)	(2,728)
<b>Net fee and commissions income</b>	<b>6.235</b>	<b>5.861</b>
<b>Net interest, fee and commissions income</b>	<b>27.944</b>	<b>31.491</b>
Net gain (loss) on operations with securities and derivative financial instruments	(616)	(616)
Net foreign exchange gain	3.051	3.047
Provisions for other assets	(6)	(533)
Other income	397	523
<b>Operating income</b>	<b>30.770</b>	<b>33.912</b>
Administrative and other operating expenses	(22,495)	(24,378)
<b>Operating profit</b>	<b>8.275</b>	<b>9.534</b>
Dividends from investments in subsidiaries	3.833	2.833
<b>Profit before tax</b>	<b>12.108</b>	<b>12.367</b>
Income tax	(485)	(801)
<b>Profit</b>	<b>11.623</b>	<b>11.566</b>
<b>Profit is attributable to</b>		
Equity holders of the Bank	<b>11.623</b>	<b>11.566</b>
Minority interest	-	-
<b>Profit</b>	<b>11.623</b>	<b>11.566</b>
Basic and diluted earnings per share, net (in LTL per share)	0,13	0,13