

THE FINANCIAL GROUP'S AND BANK'S BALANCE SHEET

	Bank	Financial Group
Assets		
Cash and balances with central banks	92.741	92.743
Due from other banks and financial institutions	123.547	53.460
Trading securities	14.619	14.619
Derivative financial instruments	0	0
Loans	807.853	812.976
Finance lease receivables	0	67.913
Investment securities:		
- available-for-sale	814	814
- held-to-maturity	130.150	130.150
Investments in subsidiaries	6.664	5.654
Intangible assets	1.849	1.917
Tangible fixed assets	32.287	35.225
Other assets	6.019	7.011
Total assets	1.216.543	1.222.482
Liabilities		
Due to other banks and financial institutions	178.368	179.277
Deposits	874.221	874.221
Special and lending funds	534	534
Income tax liabilities	0	186
Debt securities issued	35.083	35.083
Other liabilities	14.363	18.466
Total liabilities	1.102.569	1.107.767
Shareholders' equity		
Share capital	94.039	94.039
Share premium	7.000	7.000
Reserve capital	2.611	2.611
Statutory reserve	700	801
Retained earnings	9.624	10.264
Minority interest	0	0
Total shareholders equity	113.974	114.715
Total liabilities and equity	1.216.543	1.222.482

THE FINANCIAL GROUP'S AND BANK'S INCOME STATEMENT

	Bank	Financial group
Interest income	26.981	29.424
Interest expense	(12,824)	(12,824)
Net interest income	14.157	16.600
Provisions for loans accrued interest	35	143
Net interest income after the provisions	14.192	16.743
Fee and commission income	5.767	5.565
Fee and commission expense	(1,632)	(1,700)
Net fee and commissions income	4.135	3.865
Net interest, fee and commissions income	18.327	20.608
Net gain (loss) on operations with securities and derivative financial instruments	(1,379)	(1,379)
Net foreign exchange gain	2.008	2.004
Provisions for other assets	(2)	(255)
Other income	272	341
Operating income	19.226	21.319
Administrative and other operating expenses	(14,538)	(15,776)
Operating profit	4.688	5.543
Dividends from investments in subsidiaries	3.832	2.832
Profit before tax	8.520	8.375
Income tax	(85)	(286)
Profit	8.435	8.089
Profit is attributable to		
Equity holders of the Bank	8.435	8.089
Minority interest	-	-
Profit	8.435	8.089
Basic and diluted earnings per share, net (in LTL per share)	0,10	0,10