

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

	Bank	Financial Group
<b>Assets</b>		
Cash and balances with central banks	70.140	70.141
Due from other banks and financial institutions	100.367	31.670
Trading securities	16.800	16.800
Derivative financial instruments	747.704	752.171
Loans	0	65.993
Finance lease receivables		
Investment securities:	814	814
- available-for-sale	116.264	116.264
- held-to-maturity	6.664	5.664
Investments in subsidiaries	1.972	2.055
Intangible assets	31.931	34.843
Tangible fixed assets	6.226	7.693
Other assets	1.098.882	1.104.108
<b>Total assets</b>		
<b>Liabilities</b>		
Due to other banks and financial institutions	200.353	201.362
Deposits	751.551	751.551
Special and lending funds	367	367
Income tax liabilities	0	36
Debt securities issued	42	42
Other liabilities	19.799	19.799
<b>Total liabilities</b>	15.228	18.929
<b>Shareholders' equity</b>		
Share capital	987.340	992.086
Share premium	84.720	84.720
Reserve capital	15.400	15.400
Statutory reserve	2.611	2.611
Retained earnings	700	800
Minority interest	8.111	8.491
<b>Total shareholders equity</b>	0	0
<b>Total liabilities and equity</b>	111.542	112.022
	1.098.882	1.104.108

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

	Bank	Financial group
Interest income	12.605	13.752
Interest expense	(5,760)	(5,760)
<b>Net interest income</b>	<b>6.845</b>	<b>7.992</b>
Provisions for loans accrued interest	168	173
<b>Net interest income after the provisions</b>	<b>7.013</b>	<b>8.165</b>
Fee and commission income	2.821	2.724
Fee and commission expense	(746)	(758)
<b>Net fee and commissions income</b>	<b>2.075</b>	<b>1.966</b>
<b>Net interest, fee and commissions income</b>	<b>9.088</b>	<b>10.131</b>
Net gain (loss) on operations with securities and derivative financial instruments	(447)	(447)
Net foreign exchange gain	786	786
Provisions for other assets	(6)	(26)
Other income	136	171
<b>Operating income</b>	<b>9.557</b>	<b>10.615</b>
Administrative and other operating expenses	(7066)	(7691)
<b>Operating profit</b>	<b>2.491</b>	<b>2.924</b>
Dividends from investments in subsidiaries	3.512	2.512
<b>Profit before tax</b>	<b>6.003</b>	<b>5.436</b>
Income tax	-	(88)
<b>Profit</b>	<b>6.003</b>	<b>5.348</b>
<b>Profit is attributable to</b>		
Equity holders of the Bank	6.003	5.348
Minority interest	-	-
<b>Profit</b>	<b>6.003</b>	<b>5.348</b>
Basic and diluted earnings per share, net (in LTL per share)	0,07	0,07