

BALANCE SHEET

01/07/2009

LTL ths.

No	Item	Bank	Financial Group
Assets			
1.	Cash and due from Central Banks	445 117	637 853
2.	Financial assets held for trading	39 800	41 978
3.	Financial assets designated at fair value through profit or loss	34 144	66 886
4.	Available for sale financial assets	2 319	16 810
5.	Loans and receivables (including finance leases)	4 549 257	6 584 509
6.	Held-to-maturity investments	156 473	213 091
7.	Tangible assets	125 991	230 394
8.	Intangible assets	8 874	27 593
9.	Investments in subsidiaries	137 622	17 395
10.	Other assets	120 772	201 452
11.	Total assets	5 620 369	8 037 961
Liabilities			
12.	Amounts owed to the Central Bank	-	24 709
13.	Financial liabilities held for trading	2 112	4 640
14.	Due to credit institutions	217 940	192 531
15.	Due to customers	4 345 027	6 578 599
16.	Issued debt securities	431 309	448 900
17.	Subordinate loans	70 279	115 171
18.	Tax liabilities	8 121	14 714
19.	Other liabilities	26 476	64 482
20.	Total liabilities	5 101 264	7 443 746
Shareholders' equity			
21.	Share capital	411 923	411 923
22.	Issue difference	-	-
23.	Reserves (including retained earnings)	83 198	126 447
24.	Income from current year	23 984	4 172
25.	Total shareholders' equity	519 105	542 542
26.	Minority interests	-	51 673
27.	Total liabilities, shareholders' equity and minority interests	5 620 369	8 037 961

STATEMENTS OF INCOME (LOSS)

01/07/2009

LTL ths.

No.	Item	Bank	Financial Group
1.	Interest income	161 354	252 968
2.	<Interest expenses>	158 437	215 872
3.	Income from dividends	2	7
4.	Commission and fee income	35 741	60 046
5.	<Commission and fee expenses>	4 910	12 126
6.	Realized net profit from financial assets and liabilities which are assessed by par value (losses due to that)	56 093	-79
7.	Net profit from commercial financial assets and commercial financial liabilities (losses due to that)	32 612	62 354
8.	Net profit from financial assets and liabilities which are assessed by par value (losses due to that)	-1 563	59 578
9.	Net result of currency rates alteration	-13 981	-21 726
10.	Net profit from recognition cancellation of the assets (except the ones which are kept for sale) (loss due to that)	21	10
11.	Other bank's income	731	2 946
12.	Other bank's expenses	14 327	17 037
13.	Operational expenses	52 875	110 377
14.	Amortization	6 612	12 964
15.	Decrease in value	21 229	45 771
16.	Profit (loss) from associated and general companies which are included in accounting by applying the ownership method	11 364	-
17.	Total profit from continued activity, prior to paying taxes and minority profit (loss due to that)	23 984	1 957
18.	Tax expenses (income) related to profit (loss) of continued activity	-	207
19.	Total profit for continued and discontinued activity after paying taxes prior to paying minority profit (loss due to that)	23 984	1 750
20.	Minority profit (loss)	x	-2 422
21.	PROFIT (LOSS) ASCRIBED TO THE USERS OF PROPERTY OF THE PARENT COMPANY	23 984	4 172