

BALANCE SHEET

01/04/2005

LTL ths.

No	Item	Bank	Financial Group
ASSETS			
1.	Cash, precious metals and other valuables	70 620	70 620
2.	Due from central banks	158 575	158 575
3.	Advances to credit and financial institutions	592 119	383 318
3.1.	Deposits	382 326	382 353
3.2.	Repo transactions	-	-
3.3.	Loans	209 793	965
4.	Treasury short-term securities	504	504
5.	Granted loans and advances	480 313	570 374
6.	Leasing	-	176 274
8.	Debt securities	579 584	579 584
9.	Claims on derivative contracts	2 929	2 929
10.	Equities	14 817	8 817
10.1.	Investments put into accounts using ownership method	-	-
11.	Intangible assets (less amortization)	1 028	1 048
12.	Fixed assets (less depreciation)	69 758	70 225
12.1.	Buildings and other real estate	27 655	27 655
12.2.	Vehicles	2 379	2 362
12.3.	Office furniture and equipment	39 724	40 208
13.	Accrued income and deferred expenses	11 364	11 669
14.	Other assets	5 079	16 862
16.	Total assets	1 986 690	2 050 799
Liabilities			
17.	Due to central banks	-	-
18.	Due to credit and financial institutions	125 786	166 543
18.1.	Deposits	41 892	41 215
18.2.	Repo transactions	83 894	83 894
18.3.	Loans	-	41 434
19.	Deposits and letters of credit	1 594 712	1 594 712
20.	Obligations under derivative contracts	23	23
21.	Contingency funds	3 524	3 524
22.	Issued debt securities	-	-
23.	Accrued expenses and deferred income	16 321	19 269
24.	Subordinate loans	-	-
25.	Other liabilities	26 728	45 437
27.	Total liabilities	1 767 094	1 829 508
SHAREHOLDERS' EQUITY			
30.	Capital and reserves	219 596	221 291
30.1.	Registered stock capital	137 267	137 267
30.2.	Own shares purchased	-	-
30.3.	Issue difference	305	305
30.4.	Long – term assets revaluation reserve	18 312	18 312
30.5.	Financial assets revaluation reserve	-	-
30.6.	Retained profit (loss)	10 127	14 155
30.7.	Profit (loss) of the current financial year	10 443	7 860
30.8.	Other capitals and reserves	43 142	43 392
30.9.	Funds of a foreign bank branch received from head-office	-	-
31.	Minority interests	x	-
32.	Total liabilities and shareholders' equity	1 986 690	2 050 799
OFF-BALANCE COMMITMENTS			
Liabilities and claims of the bank			
1.	Guarantees and warranties	17 225	17 225
2.	Commitments to issue letters of credit	274	274
3.	Accounts receivables (claims)	185 453	153 882
4.	Accounts payable (liabilities)	42 224	42 224
5.	Financial derivatives	-	-
5.1.	Accounts receivables (claims)	454 692	454 692
5.2.	Accounts payable (liabilities)	451 785	451 785

STATEMENTS OF INCOME
01/04/2005

LTL ths.

No	Item	Bank	Financial Group
1.	Interest income	21 131	26 472
1.1.	From loans to credit and financial institutions and dues at credit institutions	4 532	1 693
1.2.	From other loans	9 919	11 599
1.3.	From subordinate loans	6	6
1.4.	From acquired debt securities	6 671	6 671
1.5.	Other interest and related income	-	6 500
1.6.	Other interest and similar income	3	3
2.	Interest expenses	8 583	9 551
2.1.	For liabilities to credit and financial institutions and dues to credit institutions	611	1 579
2.2.	For deposits and other payables	7 972	7 972
2.3.	For subordinate loans	-	-
2.4.	For issued debt securities	-	-
2.5.	Other interest expenses	-	-
3.	Net interest income (1-2)	12 548	16 921
4.	Provision expense	-2 905	-1 447
4.1.	Specific provisions for loans and accrued interest	-2 039	-578
4.2.	Specific provisions for executed guarantees	-112	-112
4.3.	Specific provisions for the loan portfolio	-87	-87
4.4.	Adjustments of expenses incurred due to the recovery of the previously written-off loans	-667	-670
5.	Net interest income after provisions (3-4)	15 453	18 368
6.	Commission and fee income	14 394	11 934
7.	Commission and fee expenses	1 318	1 384
8.	Net interest, commission and fee income (5+6-7)	28 529	28 918
9.	Income on equities	-	-
9.1.	Profit (loss) from investments put into accounts using ownership method	-	-
10.	Realized profit (loss)	2 480	2 480
10.1.	From operations with foreign currency	1 111	1 111
10.2.	From operations with debt securities	-388	-388
10.3.	From operations with ownership securities	73	73
10.4.	From operations with other financial instruments	1 684	1 684
11.	Unrealized profit (loss)	-4 721	-4 674
11.1.	From operations with foreign currency	3 864	3 911
11.2.	From operations with debt securities	-4 486	-4 486
11.3.	From operations with ownership securities	-24	-24
11.4.	From operations with other financial instruments	-4 075	-4 075
12.	Main activity result (8+9+10+11)	26 288	26 724
13.	Other bank's income	19	19
14.	Operating expenses	12 799	13 991
14.1.	Wages, salaries and social security contributions	7 948	8 369
14.2.	Travel expenses	90	107
14.3.	Rent and maintenance of buildings	1 071	1 160
14.4.	Transport, communication, postage expenses	965	1 033
14.5.	Advertising and marketing	680	996
14.6.	Other operating expenses	2 045	2 326
15.	Other bank's expenses	2 201	2 771
16.	Depreciation and amortization	1 841	1 882
17.	Expenses on other provisions	-1 520	-304
17.1.	Provisions for other doubtful assets	-1 520	-304
17.2.	Provisions for other off-balance liabilities	-	-
18.	Ordinary activity result (12+13-14-15-16-17)	10 986	8 403
19.	Extraordinary profit (loss)	-	-
20.	Profit (loss) before tax (18+19)	10 986	8 403
21.	Profit tax	543	543
22.	Deferred tax and correlation of profit tax	-	-
23.	Profit (loss) attributable to minority interests	x	-
24.	Net profit (loss)	10 443	7 860
25.	Net profit per share (LTL)	0.76	0.57