

BALANCE SHEET
01/10/2005

LTL ths.

No	Item	Bank	Financial Group
ASSETS			
1.	Cash, precious metals and other valuables	70 633	127 521
2.	Due from central banks	157 437	177 481
3.	Advances to credit and financial institutions	822 710	644 563
3.1.	Deposits	596 117	640 466
3.2.	Repo transactions	3 131	3 131
3.3.	Loans	223 462	966
4.	Treasury short-term securities	-	-
5.	Granted loans and advances	599 473	1 390 824
6.	Leasing	-	187 829
8.	Debt securities	718 425	885 780
9.	Claims on derivative contracts	596	705
10.	Equities	94 347	12 229
10.1.	Investments put into accounts using ownership method	-	-
11.	Intangible assets (less amortization)	1 181	21 353
12.	Fixed assets (less depreciation)	68 787	101 281
12.1.	Buildings and other real estate	27 957	39 742
12.2.	Vehicles	2 713	3 668
12.3.	Office furniture and equipment	38 117	57 871
13.	Accrued income and deferred expenses	18 901	26 367
14.	Other assets	10 298	46 046
16.	Total assets	2 562 788	3 621 979
Liabilities			
17.	Due to central banks	-	-
18.	Due to credit and financial institutions	352 136	407 274
18.1.	Deposits	261 149	267 948
18.2.	Repo transactions	90 987	90 987
18.3.	Loans	-	48 339
19.	Deposits and letters of credit	1 841 938	2 752 771
20.	Obligations under derivative contracts	662	1 153
21.	Contingency funds	8 083	8 083
22.	Issued debt securities	10 092	10 092
23.	Accrued expenses and deferred income	20 721	36 610
24.	Subordinate loans	69 056	85 935
25.	Other liabilities	20 453	66 269
27.	Total liabilities	2 323 141	3 368 187
SHAREHOLDERS' EQUITY			
30.	Capital and reserves	239 647	253 792
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	10 140
30.7.	Profit (loss) of the current financial year	30 494	31 539
30.8.	Other capitals and reserves	43 142	43 578
30.9.	Funds of a foreign bank branch received from head-office	-	-
31.	Minority interests	X	12 651
32.	Total liabilities and shareholders' equity	2 562 788	3 621 979
OFF-BALANCE COMMITMENTS			
Liabilities and claims of the bank			
1.	Guarantees and warranties	38 644	41 337
2.	Commitments to issue letters of credit	897	12 895
3.	Accounts receivables (claims)	219 599	283 717
4.	Accounts payable (liabilities)	37 740	272 781
5.	Financial derivatives	-	134
5.1.	Accounts receivables (claims)	709 018	801 900
5.2.	Accounts payable (liabilities)	709 085	801 869

STATEMENTS OF INCOME

01/10/2005

LTL ths.

No	Item	Bank	Financial Group
1.	Interest income	70 195	87 929
1.1.	From loans to credit and financial institutions and dues at credit institutions	14 546	5 632
1.2.	From other loans	33 766	38 905
1.3.	From subordinate loans	18	18
1.4.	From acquired debt securities	21 865	21 865
1.5.	Other interest and related income	-	21 470
1.6.	Other interest and similar income	-	39
2.	Interest expenses	28 744	30 935
2.1.	For liabilities to credit and financial institutions and dues to credit institutions	1 861	4 052
2.2.	For deposits and other payables	26 755	26 755
2.3.	For subordinate loans	112	112
2.4.	For issued debt securities	16	16
2.5.	Other interest expenses	-	-
3.	Net interest income (1-2)	41 451	56 994
4.	Provision expense	7 338	8 561
4.1.	Specific provisions for loans and accrued interest	9 171	10 403
4.2.	Specific provisions for executed guarantees	-265	-265
4.3.	Specific provisions for the loan portfolio	156	156
4.4.	Adjustments of expenses incurred due to the recovery of the previously written-off loans	-1 724	-1 733
5.	Net interest income after provisions (3-4)	34 113	48 433
6.	Commission and fee income	48 606	41 942
7.	Commission and fee expenses	5 008	5 384
8.	Net interest, commission and fee income (5+6-7)	77 711	84 991
9.	Income on equities	3 843	3 843
9.1.	Profit (loss) from investments put into accounts using ownership method	-	-
10.	Realized profit (loss)	3 470	3 474
10.1.	From operations with foreign currency	5 595	5 595
10.2.	From operations with debt securities	-3 635	-3 635
10.3.	From operations with ownership securities	212	212
10.4.	From operations with other financial instruments	1 298	1 302
11.	Unrealized profit (loss)	-315	-255
11.1.	From operations with foreign currency	6 046	6 106
11.2.	From operations with debt securities	466	466
11.3.	From operations with ownership securities	220	220
11.4.	From operations with other financial instruments	-7 047	-7 047
12.	Main activity result (8+9+10+11)	84 709	92 053
13.	Other bank's income	140	142
14.	Operating expenses	39 066	43 048
14.1.	Wages, salaries and social security contributions	24 010	25 341
14.2.	Travel expenses	362	380
14.3.	Rent and maintenance of buildings	3 079	3 345
14.4.	Transport, communication, postage expenses	3 326	3 605
14.5.	Advertising and marketing	2 264	3 075
14.6.	Other operating expenses	6 025	7 302
15.	Other bank's expenses	7 289	9 056
16.	Depreciation and amortization	5 512	5 658
17.	Expenses on other provisions	2 160	2 566
17.1.	Provisions for other doubtful assets	1 921	2 327
17.2.	Provisions for other off-balance liabilities	239	239
18.	Ordinary activity result (12+13-14-15-16-17)	30 822	31 867
19.	Extraordinary profit (loss)	-26	-26
20.	Profit (loss) before tax (18+19)	30 796	31 841
21.	Profit tax	1 629	1 629
22.	Deferred tax and correlation of profit tax	-1 327	-1 327
23.	Profit (loss) attributable to minority interests	-	-
24.	Net profit (loss)	30 494	31 539
25.	Net profit per share (LTL)	2.22	2.30