

No	Item	Bank	Financial Group
ASSETS			
1.	Cash, precious metals and other valuables	102 378	169 112
2.	Due from central banks	503 499	560 192
3.	Advances to credit and financial institutions	1 254 460	1 941 207
3.1.	Deposits	925 355	1 812 377
3.2.	Repo transactions	33 489	33 489
3.3.	Loans	295 616	95 341
4.	Treasury short-term securities	16 056	73 760
5.	Granted loans and advances	1 476 195	2 717 267
6.	Leasing	-	173 368
8.	Debt securities	1 006 955	1 212 698
9.	Claims on derivative contracts	6 307	9 332
10.	Equities	161 063	74 132
10.1.	Investments put into accounts using ownership method	-	-
11.	Intangible assets (less amortization)	2 203	19 961
12.	Fixed assets (less depreciation)	82 617	153 092
12.1.	Buildings and other real estate	33 098	70 902
12.2.	Vehicles	2 999	3 956
12.3.	Office furniture and equipment	46 520	78 234
13.	Accrued income and deferred expenses	2 632	3 697
14.	Other assets	11 688	49 886
16.	Total assets	4 626 053	7 066 704
Liabilities			
17.	Due to central banks	-	-
18.	Due to credit and financial institutions	149 382	519 484
18.1.	Deposits	149 382	504 484
18.2.	Repo transactions	-	-
18.3.	Loans	-	15 000
19.	Deposits and letters of credit	3 192 755	5 100 448
20.	Obligations under derivative contracts	353	2 268
21.	Contingency funds	91 194	91 194
22.	Issued debt securities	627 491	645 275
23.	Accrued expenses and deferred income	7 131	14 507
24.	Subordinate loans	69 991	107 552
25.	Other liabilities	37 812	81 758
26.	Paid-in but not registered share capital	139 304	139 304
27.	Total liabilities	4 315 413	6 701 790
SHAREHOLDERS' EQUITY			
30.	Capital and reserves	310 640	333 797
30.1.	Registered stock capital	212 174	212 174
30.2.	Own shares purchased	-	-
30.3.	Issue difference	305	305
30.4.	Long – term assets revaluation reserve	18 310	18 310
30.5.	Financial assets revaluation reserve	-420	-420
30.6.	Retained profit (loss)	24 959	44 832
30.7.	Profit (loss) of the current financial year	32 526	35 181
30.8.	Other capitals and reserves	22 786	23 415
30.9.	Funds of a foreign bank branch received from head-office	-	-
31.	Minority interests	-	31 117
32.	Total liabilities and shareholders' equity	4 626 053	7 066 704
OFF-BALANCE COMMITMENTS			
Liabilities and claims of the bank			
1.	Guarantees and warranties	18 788	30 954
2.	Commitments to issue letters of credit	-	-
3.	Accounts receivables (claims)	400 893	501 395
4.	Accounts payable (liabilities)	87 944	100 800
5.	Financial derivatives	-	-
5.1.	Accounts receivables (claims)	1 431 572	1 975 511
5.2.	Accounts payable (liabilities)	1 432 527	1 973 242

STATEMENTS OF INCOME

01/07/2007

LTL ths.

No	Item	Bank	Financial Group
1.	Interest income	103 242	175 067
1.1.	Due from central banks	1 209	2 739
1.2.	From loans to credit and financial institutions and dues at credit institutions	23 391	29 101
1.3.	From other loans	58 483	104 009
1.4.	From subordinate loans	-	-
1.5.	From acquired debt securities	20 061	24 388
1.6.	Other interest and related income	-	14 726
1.7.	Other interest and similar income	98	104
2.	Interest expenses	52 920	82 558
2.1.	For liabilities to credit and financial institutions and dues to credit institutions	3 446	5 297
2.2.	For deposits and other payables	42 759	68 722
2.3.	For subordinate loans	1 862	3 331
2.4.	For issued debt securities	4 851	5 208
2.5.	Other interest expenses	2	-
3.	Net interest income (1-2)	50 322	92 509
4.	Provision expense	-997	377
4.1.	Specific provisions for loans and accrued interest	1 985	3 953
4.2.	Specific provisions for executed guarantees	-	-
4.3.	Specific provisions for the loan portfolio	-	-
4.4.	Adjustments of expenses incurred due to the recovery of the previously written-off loans	-2 982	-3 576
5.	Net interest income after provisions (3-4)	51 319	92 132
6.	Commission and fee income	34 529	55 502
7.	Commission and fee expenses	3 722	10 302
8.	Net interest, commission and fee income (5+6-7)	82 126	137 332
9.	Income on equities	9 038	27
9.1.	Profit (loss) from investments put into accounts using ownership method	-	-
10.	Realized profit (loss)	11 822	21 281
10.1.	From operations with foreign currency	9 993	18 901
10.2.	From operations with debt securities	-7 703	-7 154
10.3.	From operations with ownership securities	533	535
10.4.	From operations with other financial instruments	8 999	8 999
11.	Unrealized profit (loss)	-5 543	-8 731
11.1.	From operations with foreign currency	-5 656	-8 415
11.2.	From operations with debt securities	-5 050	-6 095
11.3.	From operations with ownership securities	3 991	4 112
11.4.	From operations with other financial instruments	1 172	1 667
12.	Main activity result (8+9+10+11)	97 443	149 909
13.	Other bank's income	624	3 076
14.	Operating expenses	43 835	83 136
14.1.	Wages, salaries and social security contributions	25 549	47 909
14.2.	Travel expenses	387	678
14.3.	Rent and maintenance of buildings	5 632	11 120
14.4.	Transport, communication, postage expenses	2 411	4 520
14.5.	Advertising and marketing	3 346	5 519
14.6.	Other operating expenses	6 510	13 390
15.	Other bank's expenses	11 582	14 791
16.	Depreciation and amortization	4 133	9 456
17.	Expenses on other provisions	-49	-50
17.1.	Provisions for other doubtful assets	-	-
17.2.	Provisions for other off-balance liabilities	-49	-50
18.	Ordinary activity result (12+13-14-15-16-17)	38 566	45 652
19.	Extraordinary profit (loss)	15	24
20.	Profit (loss) before tax (18+19)	38 581	45 676
21.	Profit tax	5 048	7 458
22.	Deferred tax and correlation of profit tax	1 007	704
23.	Profit (loss) attributable to minority interests	X	-2 333
24.	Net profit (loss)	32 526	35 181
25.	Net profit per share (LTL)	0.17	0.18