

BALANCE SHEET

01/10/2008

LTL ths.

No	Item	Bank	Financial Group
Assets			
1.	Cash and due from central banks	366 083	639 435
2.	Financial assets held for trading	100 609	104 782
3.	Financial assets designated at fair value through profit or loss	365 893	530 279
4.	Available for sale financial assets	137	16 656
5.	Loans and receivables (including finance leases)	4 578 343	6 643 242
6.	Held-to-maturity investments	155 694	227 991
7.	Tangible assets	118 251	223 418
8.	Intangible assets	5 330	23 324
9.	Investments in subsidiaries	137 204	4 883
10.	Other assets	36 673	155 112
11.	Total assets	5 864 217	8 569 122
Liabilities			
12.	Financial liabilities held for trading	1 687	8 770
13.	Due to credit institutions	274 729	292 883
14.	Due to customers	4 349 116	6 792 998
15.	Issued debt securities	627 208	644 514
16.	Subordinate loans	70 229	113 776
17.	Tax liabilities	6 106	13 692
18.	Other liabilities	42 254	114 398
19.	Total liabilities	5 371 329	7 981 031
Shareholders' equity			
20.	Share capital	253 354	253 354
21.	Issue difference	99 137	99 137
22.	Reserves (including retained earnings)	122 038	157 849
23.	Income from current year	18 359	26 408
24.	Total shareholders' equity	492 888	536 748
25.	Minority interests	-	51 343
26.	Total liabilities, shareholders' equity and minority interests	5 864 217	8 569 122

STATEMENTS OF INCOME (LOSS)

01/10/2008

LTL ths.

No.	Item	Bank	Financial Group
1.	Interest income	247 258	396 265
2.	<Interest expenses>	171 279	248 611
3.	Income from dividends	70	72
4.	Commission and fee income	59 211	100 966
5.	<Commission and fee expenses>	6 871	21 359
6.	Realized net profit from financial assets and liabilities which are assessed by par value (losses due to that)	-	-3 391
7.	Net profit from commercial financial assets and commercial financial liabilities (losses due to that)	-3 583	16 231
8.	Net profit from financial assets and liabilities which are assessed by par value (losses due to that)	-8 596	4 112
9.	Net result of currency rates alteration	9 221	13 600
10.	Net profit from recognition cancellation of the assets (except the ones which are kept for sale) (loss due to that)	8	-29
11.	Other bank's income	291	2 687
12.	Other bank's expenses	12 747	17 323
13.	Operational expenses	85 620	168 738
14.	Amortization	8 134	17 535
15.	Decrease in value	6 492	16 884
16.	Profit (loss) from associated and general companies which are included in accounting by applying the ownership method	11 331	590
17.	Total profit from continued activity, prior to paying taxes and minority profit (loss due to that)	24 068	40 653
18.	Tax expenses (income) related to profit (loss) of continued activity	5 709	10 912
19.	Total profit for continued and discontinued activity after paying taxes prior to paying minority profit (loss due to that)	18 359	29 741
20.	Minority profit (loss)	X	3 333
21.	PROFIT (LOSS) ASCRIBED TO THE USERS OF PROPERTY OF THE PARENT COMPANY	18 359	26 408