

BALANCE SHEET

01/04/2006

LTL ths.

No	Item	Bank	Financial Group
ASSETS			
1.	Cash, precious metals and other valuables	79 861	127 901
2.	Due from central banks	469 349	512 523
3.	Advances to credit and financial institutions	812 128	810 104
3.1.	Deposits	505 536	602 337
3.2.	Repo transactions	24 300	24 300
3.3.	Loans	282 292	183 467
4.	Treasury short-term securities	998	1 118
5.	Granted loans and advances	716 216	1 552 405
6.	Leasing	-	169 175
8.	Debt securities	1 063 136	1 180 304
9.	Claims on derivative contracts	2 989	3 004
10.	Equities	120 645	36 350
10.1.	Investments put into accounts using ownership method	-	-
11.	Intangible assets (less amortization)	1 313	15 348
12.	Fixed assets (less depreciation)	73 325	119 835
12.1.	Buildings and other real estate	32 719	56 906
12.2.	Vehicles	3 055	4 695
12.3.	Office furniture and equipment	37 551	58 234
13.	Accrued income and deferred expenses	451	2 330
14.	Other assets	11 877	37 450
16.	Total assets	3 352 288	4 567 847
Liabilities			
17.	Due to central banks	-	-
18.	Due to credit and financial institutions	457 635	504 164
18.1.	Deposits	387 569	405 229
18.2.	Repo transactions	70 066	70 066
18.3.	Loans	-	28 869
19.	Deposits and letters of credit	2 471 233	3 558 346
20.	Obligations under derivative contracts	142	1 159
21.	Contingency funds	40 421	40 421
22.	Issued debt securities	19 627	19 627
23.	Accrued expenses and deferred income	6 010	10 416
24.	Subordinate loans	69 056	88 233
25.	Other liabilities	43 365	67 012
27.	Total liabilities	3 107 489	4 289 378
SHAREHOLDERS' EQUITY			
30.	Capital and reserves	244 799	263 286
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	18312
30.5.	Financial assets revaluation reserve	-	-
30.6.	Retained profit (loss)	24 471	29 989
30.7.	Profit (loss) of the current financial year	9 517	14 123
30.8.	Other capitals and reserves	54 927	63 290
30.9.	Funds of a foreign bank branch received from head-office	-	-
31.	Minority interests	x	15 183
32.	Total liabilities and shareholders' equity	3 352 288	4 567 847
OFF-BALANCE COMMITMENTS			
Liabilities and claims of the bank			
1.	Guarantees and warranties	9 778	11 713
2.	Commitments to issue letters of credit	412	412
3.	Accounts receivables (claims)	255 392	313 576
4.	Accounts payable (liabilities)	321 496	328 897
5.	Financial derivatives	-	-
5.1.	Accounts receivables (claims)	408 973	523 943
5.2.	Accounts payable (liabilities)	408 778	524 765

STATEMENTS OF INCOME

01/04/2006

LTL ths.

No	Item	Bank	Financial Group
1.	Interest income	34 889	54 884
1.1.	From loans to credit and financial institutions and dues at credit institutions	7 253	4 597
1.2.	From other loans	16 834	32 070
1.3.	From subordinate loans	6	6
1.4.	From acquired debt securities	10 484	12 071
1.5.	Other interest and related income	-	5 456
1.6.	Other interest and similar income	312	684
2.	Interest expenses	15 288	21 630
2.1.	For liabilities to credit and financial institutions and dues to credit institutions	1 022	1 511
2.2.	For deposits and other payables	13 409	18 925
2.3.	For subordinate loans	673	1 010
2.4.	For issued debt securities	184	184
2.5.	Other interest expenses	-	-
3.	Net interest income (1-2)	19 601	33 254
4.	Provision expense	753	1 093
4.1.	Specific provisions for loans and accrued interest	1 226	1 881
4.2.	Specific provisions for executed guarantees	-	-
4.3.	Specific provisions for the loan portfolio	-	10
4.4.	Adjustments of expenses incurred due to the recovery of the previously written-off loans	-473	-798
5.	Net interest income after provisions (3-4)	18 848	32 161
6.	Commission and fee income	15 872	24 796
7.	Commission and fee expenses	1 548	4 354
8.	Net interest, commission and fee income (5+6-7)	33 172	52 603
9.	Income on equities	-	-
9.1.	Profit (loss) from investments put into accounts using ownership method	-	-
10.	Realized profit (loss)	3 546	5 009
10.1.	From operations with foreign currency	4 139	5 444
10.2.	From operations with debt securities	-6 921	-7 079
10.3.	From operations with ownership securities	-305	-163
10.4.	From operations with other financial instruments	6 633	6 807
11.	Unrealized profit (loss)	-7 127	-7 122
11.1.	From operations with foreign currency	-2 918	-2 771
11.2.	From operations with debt securities	-4 737	-5 474
11.3.	From operations with ownership securities	318	318
11.4.	From operations with other financial instruments	210	805
12.	Main activity result (8+9+10+11)	29 591	50 490
13.	Other bank's income	649	1 946
14.	Operating expenses	14 630	28 824
14.1.	Wages, salaries and social security contributions	8 643	16 892
14.2.	Travel expenses	117	215
14.3.	Rent and maintenance of buildings	1 250	2 427
14.4.	Transport, communication, postage expenses	1 072	1 968
14.5.	Advertising and marketing	1 304	1 877
14.6.	Other operating expenses	2 244	5 445
15.	Other bank's expenses	3 219	4 466
16.	Depreciation and amortization	1 904	4 163
17.	Expenses on other provisions	-	15
17.1.	Provisions for other doubtful assets	-	15
17.2.	Provisions for other off-balance liabilities	-	-
18.	Ordinary activity result (12+13-14-15-16-17)	10 487	14 968
19.	Extraordinary profit (loss)	2	1 257
20.	Profit (loss) before tax (18+19)	10 489	16 225
21.	Profit tax	972	1 685
22.	Deferred tax and correlation of profit tax	-	-159
23.	Profit (loss) attributable to minority interests	x	-576
24.	Net profit (loss)	9 517	14 123
25.	Net profit per share (LTL)	0.69	1.03