

FINANCIAL STATEMENTS

BALANCE SHEET

01/10/2004

No	Item	Bank	LTL ths. Financial Group
ASSETS			
1.	Cash, precious metals and other valuables	57 877	57 877
2.	Due from central banks	116 017	116 017
3.	Advances to credit and financial institutions	662 926	441 559
3.1.	Deposits	440 608	438 313
3.2.	Repo transactions	2 780	2 780
3.3.	Loans	219 538	466
4.	Treasury short-term securities	4 977	4 977
5.	Granted loans and advances	392 804	471 425
6.	Leasing	-	164 240
8.	Debt securities	508 284	508 284
9.	Claims on derivative contracts	1 681	1 681
10.	Equities	14 441	8 441
10.1.	Investments put into accounts using ownership method	-	-
11.	Intangible assets (less amortization)	1 164	1 187
12.	Fixed assets (less depreciation)	67 992	68 081
12.1.	Buildings and other real estate	28 003	28 003
12.2.	Vehicles	1 640	1 627
12.3.	Office furniture and equipment	38 349	38 451
13.	Accrued income and deferred expenses	16 149	16 926
14.	Other assets	4 599	12 241
16.	Total assets	1 848 911	1 872 936
Liabilities			
17.	Due to central banks	-	-
18.	Due to credit and financial institutions	149 746	149 456
18.1.	Deposits	119 012	118 722
18.2.	Repo transactions	30 734	30 734
18.3.	Loans	-	-
19.	Deposits and letters of credit	1 408 144	1 408 144
20.	Obligations under derivative contracts	118	118
21.	Contingency funds	14 157	14 157
22.	Issued debt securities	161	1 443
23.	Accrued expenses and deferred income	17 142	17 442
24.	Subordinate loans	-	-
25.	Other liabilities	46 416	64 052
27.	Total liabilities	1 635 884	1 654 812
SHAREHOLDERS' EQUITY			
30.	Capital and reserves	213 027	218 124
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)	230	230
30.7. Profit (loss) of the current financial year	14 810	19 657
30.8. Other capitals and reserves	42 103	42 353
30.9. Funds of a foreign bank branch received from head-office	-	-
31. Minority interests	-	-
32. Total liabilities and shareholders' equity	1 848 911	1 872 936
OFF-BALANCE COMMITMENTS		
Liabilities and claims of the bank		
1. Guarantees and warranties	18 301	17 006
2. Commitments to issue letters of credit	3 041	3 041
3. Accounts receivables (claims)	138 574	118 170
4. Accounts payable (liabilities)	272 781	272 781
5. Financial derivatives	-	-
5.1. Accounts receivables (claims)	193 397	193 397
5.2. Accounts payable (liabilities)	191 834	191 834

STATEMENTS OF INCOME

01/10/2004

No	Item	Bank	LTL ths. Financial Group
1.	Interest income	52 035	63 850
1.1.	From loans to credit and financial institutions and dues at credit institutions	11 124	5 924
1.2.	From other loans	26 584	26 584
1.3.	From subordinate loans	18	18
1.4.	From acquired debt securities	14 309	14 309
1.5.	Other interest and related income	-	17 015
1.6.	Other interest and similar income	-	-
2.	Interest expenses	20 538	21 142
2.1.	For liabilities to credit and financial institutions and dues to credit institutions	183	211
2.2.	For deposits and other payables	20 352	20 352
2.3.	For subordinate loans	-	-
2.4.	For issued debt securities	1	579
2.5.	Other interest expenses	2	-
3.	Net interest income (1-2)	31 497	42 708
4.	Provision expense	5 794	5 777
4.1.	Specific provisions for loans and accrued interest	6 742	6 742
4.2.	Specific provisions for executed guarantees	332	332
4.3.	Specific provisions for the loan portfolio	420	420
4.4.	Adjustments of expenses incurred due to the recovery of the previously written-off loans	-1 700	-1 717
5.	Net interest income after provisions (3-4)	25 703	36 931
6.	Commission and fee income	38 362	36 546
7.	Commission and fee expenses	3 163	3 292
8.	Net interest, commission and fee income (5+6-7)	60 902	70 185
9.	Income on equities	4 693	4 681
9.1.	Profit (loss) from investments put into accounts using ownership method	-	-
10.	Realized profit (loss)	2 036	2 032
10.1.	From operations with foreign currency	3 875	3 871
10.2.	From operations with debt securities	-826	-826
10.3.	From operations with ownership securities	-	-
10.4.	From operations with other financial instruments	-1 013	-1 013

11. Unrealized profit (loss)	1 979	1 976
11.1. From operations with foreign currency	930	927
11.2. From operations with debt securities	-981	-981
11.3. From operations with ownership securities	86	86
11.4. From operations with other financial instruments	1 944	1 944
12. Main activity result (8+9+10+11)	69 610	78 874
13. Other bank's income	160	310
14. Operating expenses	35 349	38 607
14.1. Wages, salaries and social security contributions	22 184	23 403
14.2. Travel expenses	159	161
14.3. Rent and maintenance of buildings	2 781	3 048
14.4. Transport, communication, postage expenses	3 161	3 476
14.5. Advertising and marketing	1 787	2 826
14.6. Other operating expenses	5 277	5 693
15. Other bank's expenses	6 018	6 835
16. Depreciation and amortization	9 640	9 705
17. Expenses on other provisions	1 919	4 745
17.1. Provisions for other doubtful assets	1 919	4 745
17.2. Provisions for other off-balance liabilities	-	-
18. Ordinary activity result (12+13-14-15-16-17)	16 844	19 292
19. Extraordinary profit (loss)	-35	2 364
20. Profit (loss) before tax (18+19)	16 809	21 656
21. Profit tax	1 310	1 310
22. Deferred tax and correlation of profit tax	689	689
23. Profit (loss) attributable to minority interests	-	-
24. Net profit (loss)	14 810	19 657
25. Net profit per share (LTL)	1.08	1.43