

	The Bank		The Group	
	2001	2002 II q	2001	2002 II q
INCOME STATEMENT				
1. Interest income	11,934	6,309	12,010	6,623
1.1. on loans to credit and financial institutions	518	458	411	101
1.2. on other loans	10,603	5,005	10,603	5,005
1.3. on subordinated loans	-	-	-	-
1.4. on debt securities	813	846	813	846
1.5. other interest income	-	-	183	671
2. Interest expenses	(6,700)	(3,446)	(6,698)	(3,456)
2.1. on funds from credit and financial institutions	(6,641)	(2,965)	(6,639)	(2,975)
2.2. on deposits	(59)	(481)	(59)	(481)
2.3. on subordinated loans	-	-	-	-
2.4. on debt issued securities	-	-	-	-
2.5. other interest expenses	-	-	-	-
3. Net interest income	5,234	2,863	5,312	3,167
4. Provisioning expenses	(7,201)	325	(7,201)	325
4.1. provisions for loans and accrued interest	(7,201)	357	(7,201)	357
4.2. provisions for guarantees	-	(32)	-	(32)
4.3. provisions for loan portfolio	-	-	-	-
5. Net interest income after provisions	(1,967)	3,188	(1,889)	3,492
6. Fee and commission income	458	251	623	436
7. Fee and commission expenses	(203)	(62)	(210)	(64)
8. Net interest and fee income	(1,712)	3,377	(1,476)	3,864
9. Income on equity securities	(317)	61	1	-
9.1. gain (loss) on equity securities accounted for under equity method	(318)	61	-	-
9.2. gain (loss) on other investments	1	-	1	-
10. Gain (loss) on foreign exchange operations	147	126	151	119
10.1. Realized gain (loss)	8	209	12	202
10.2. Unrealized gain (loss)	139	(83)	139	(83)
11. Gain (loss) on securities operations	22	(143)	22	(143)
11.1. Realized gain (loss)	-	157	-	157
11.2. Unrealized gain (loss)	22	(300)	22	(300)
12. Main activity result	(1,860)	3,421	(1,302)	3,840
13. Other income	2,453	1,733	2,451	1,763
14. Operating expenses	(6,489)	(5,833)	(6,812)	(5,925)
14.1. Wages, social security and other related expenses	(4,307)	(3,888)	(4,525)	(4,102)
14.2. Training and business trip expenses	(278)	(103)	(283)	(103)
14.3. Premises lease and maintenance	(814)	(941)	(778)	(792)
14.4. Transport, post and communications expenses	(358)	(342)	(340)	(325)
14.5. Marketing and advertising	(406)	(286)	(526)	(310)
14.6. Other operating expenses	(326)	(273)	(360)	(293)
15. Other expenses	(850)	(742)	(866)	(754)
16. Depreciation and amortization	(439)	(551)	(534)	(822)
17. Other provisions	(2,900)	(120)	(3,022)	(190)
17.1. Provisions for other doubtful assets	(2,900)	(120)	(3,022)	(190)
17.2. Provisions for off-balance sheet liabilities	-	-	-	-
18. Result on ordinary activities	(10,085)	(2,092)	(10,085)	(2,088)
19. Extraordinary result	1	10	1	6
20. Result before profit tax	(10,084)	(2,082)	(10,084)	(2,082)
21. Profit tax	14	-	14	-
22. Deferred taxes	(22)	-	(22)	-
23. Minority interest	-	-	-	-
24. Net gain (loss)	(10,092)	(2,082)	(10,092)	(2,082)
Earnings (loss) per share, LTL	(24.59)	(9.23)	(24.59)	(9.23)

BALANCE SHEETS

	The Bank		The Group		
	2001	2002 II q	2001	2002 II q	
Assets					
1.	Cash, precious metals and other valuables	826	2,772	826	2,772
2.	Funds with the central bank	8,918	9,134	8,918	9,134
3.	Funds with credit and financial institutions	4,184	10,766	4,184	10,766
4.	Loans to credit and financial institutions	17,359	23,696	693	791
4.1.	loans to credit institutions	693	291	693	291
4.2.	loans to financial institutions	16,666	23,405	-	500
5.	Short term Treasury bills	8,067	1,264	8,067	1,264
6.	Loans to customers, net	106,690	147,444	106,690	147,444
7.	Financial lease, net	-	-	14,019	23,800
8.	Government securities for banks' restructuring	-	-	-	-
9.	Debt securities	7,518	41,309	7,518	41,309
10.	Equity securities	480	551	98	108
10.1.	Investments accounted for under equity securities	382	443	-	-
10.2.	Other equity investments	98	108	98	108
11.	Intangible assets, net	558	423	590	454
12.	Tangible assets, net	5,654	5,508	7,224	7,996
12.1.	Premises and other real estate	6,106	6,106	6,106	6,106
12.2.	Vehicles	239	242	521	1,050
12.3.	Office equipment and other (Depreciation)	643 (1,334)	660 (1,500)	2,018 (1,421)	2,657 (1,817)
13.	Accrued income and deferred expenses	1,788	3,053	1,759	2,980
14.	Other assets	804	1,255	3,356	3,831
15.	Assets under management agreements	-	-	-	-
16.	Total assets	162,846	247,175	163,942	252,649
Liabilities					
17.	Due to central banks	-	-	-	-
18.	Funds from credit and financial institutions	33,881	23,088	33,306	19,493
19.	Due to credit and financial institutions	88,048	122,240	88,048	129,146
19.1.	due to credit institutions	88,048	122,240	88,048	129,146
19.2.	due to financial institutions	-	-	-	-
20.	Deposits and letters of credit	7,977	62,398	7,977	62,398
22.	Custody deposits	-	-	-	-
23.	Special borrowing funds	-	-	-	-
24.	Debt securities issued	-	-	-	-
25.	Accrued expenses and deferred income	2,551	2,572	2,645	2,640
26.	Subordinated loans	-	-	-	-
27.	Other liabilities	44	2,641	1,621	4,736
28.	Liabilities for assets under management agreements	-	-	-	-
29.	Total liabilities	132,501	212,939	133,597	218,413
Shareholders' equity					
30.	Capital and reserves	30,345	34,236	30,345	34,236
30.1.	registered share capital	41,040	47,040	41,040	47,040
30.2.	(own securities acquired)	-	-	-	-
30.3.	capital conversion effect	(3,923)	(3,923)	(3,923)	(3,923)
30.4.	revaluation reserve	95	95	95	95
30.5.	unappropriated profit (loss)	-	(10,092)	-	(10,092)
30.6.	profit (loss) for current year	(10,092)	(2,082)	(10,092)	(2,082)
30.7.	other capital ad reserves	3,225	3,198	3,225	3,198
31.	Minority interest	-	-	-	-
32.	Total liabilities and shareholders' equity	162,846	247,175	163,942	252,649
	Return on assets (ROA)	(6.20)%	(2.09)%	(6.16)%	(2.08)%
	Return on equity (ROE)	(33.26)%	(12.50)%	(33.26)%	(12.50)%

OFF BALANCE SHEET ITEMS

	The Bank		The Group	
	2001	2002 II q	2001	2002 II q
1. Guarantees issued	500	4,351	500	4,351
2. Liability to issue letter of credit	-	157	-	157
3. Liability to grant a loan	28,366	17,246	28,366	17,246
4. Other off balance sheet liabilities	1,283	1,183	1,283	1,183
5. Derivative instruments				
5.1. Interest rate derivatives				
5.1.1. amounts receivable	-	-	-	-
5.1.2. amounts payable	-	-	-	-
5.2. Foreign currency agreements				
5.2.1. agreements to purchase	5,573	4,403	4,573	4,403
5.2.2. agreements to sell	5,585	4,414	4,585	4,414

LOAN PORTFOLIO

	The Bank		The Group	
	2001	2002 II q	2001	2002 II q
Standard	42.69 %	31.08 %	34.33 %	20.84 %
Watch	40.43 %	56.70 %	46.32 %	65.12 %
Substandard	7.00 %	5.61 %	8.02 %	6.45 %
Doubtful	8.88 %	6.43 %	10.18 %	7.38 %
Bad	0.99 %	0.18 %	1.14 %	0.21 %
Specific provisions for loans and loan portfolio	(6,943)	(5,999)	(6,943)	(5,999)
Provisions to loan portfolio ratio	5.30 %	3.39 %	6.07 %	3.89 %

OTHER ASSETS

Other provided assets	5,186	6,135	5,114	6,003
Provisions to provided assets ratio	58.21 %	49.73 %	59.03 %	50.82 %