

| INCOME STATEMENT | | The Bank | | The Group | |
|------------------|--|-----------------|----------------|-----------------|----------------|
| | | 2001 | 2002 III q | 2001 | 2002 III q |
| 1. | Interest income | 11,934 | 10,214 | 12,010 | 10,844 |
| 1.1. | on loans to credit and financial institutions | 518 | 744 | 411 | 166 |
| 1.2. | on other loans | 10,603 | 7,913 | 10,603 | 7,913 |
| 1.3. | on subordinated loans | - | - | - | - |
| 1.4. | on debt securities | 813 | 1,557 | 813 | 1,557 |
| 1.5. | other interest income | - | - | 183 | 1,208 |
| 2. | Interest expenses | (6,700) | (5,633) | (6,698) | (5,744) |
| 2.1. | on funds from credit and financial institutions | (6,641) | (4,486) | (6,639) | (4,597) |
| 2.2. | on deposits | (59) | (1,147) | (59) | (1,147) |
| 2.3. | on subordinated loans | - | - | - | - |
| 2.4. | on debt issued securities | - | - | - | - |
| 2.5. | other interest expenses | - | - | - | - |
| 3. | Net interest income | 5,234 | 4,581 | 5,312 | 5,100 |
| 4. | Provisioning expenses | (7,201) | (310) | (7,201) | (310) |
| 4.1. | provisions for loans and accrued interest | (7,201) | 528 | (7,201) | 528 |
| 4.2. | provisions for guarantees | - | (32) | - | (32) |
| 4.3. | provisions for loan portfolio | - | (806) | - | (806) |
| 5. | Net interest income after provisions | (1,967) | 4,271 | (1,889) | 4,790 |
| 6. | Fee and commission income | 458 | 509 | 623 | 821 |
| 7. | Fee and commission expenses | (203) | (103) | (210) | (101) |
| 8. | Net interest and fee income | (1,712) | 4,677 | (1,476) | 5,510 |
| 9. | Income on equity securities | (317) | 196 | 1 | 1 |
| 9.1. | gain (loss) on equity securities accounted for under equity method | (318) | 195 | - | - |
| 9.2. | gain (loss) on other investments | 1 | 1 | 1 | 1 |
| 10. | Gain (loss) on foreign exchange operations | 147 | 217 | 151 | 205 |
| 10.1. | Realized gain (loss) | 8 | 391 | 12 | 379 |
| 10.2. | Unrealized gain (loss) | 139 | (174) | 139 | (174) |
| 11. | Gain (loss) on securities operations | 22 | 288 | 22 | 288 |
| 11.1. | Realized gain (loss) | - | 123 | - | 123 |
| 11.2. | Unrealized gain (loss) | 22 | 165 | 22 | 165 |
| 12. | Main activity result | (1,860) | 5,378 | (1,302) | 6,004 |
| 13. | Other income | 2,453 | 3,372 | 2,451 | 3,415 |
| 14. | Operating expenses | (6,489) | (8,727) | (6,812) | (8,837) |
| 14.1. | Wages, social security and other related expenses | (4,307) | (5,672) | (4,525) | (5,994) |
| 14.2. | Training and business trip expenses | (278) | (143) | (283) | (143) |
| 14.3. | Premises lease and maintenance | (814) | (1,517) | (778) | (1,263) |
| 14.4. | Transport, post and communications expenses | (358) | (550) | (340) | (527) |
| 14.5. | Marketing and advertising | (406) | (391) | (526) | (419) |
| 14.6. | Other operating expenses | (326) | (454) | (360) | (491) |
| 15. | Other expenses | (850) | (1,217) | (866) | (1,251) |
| 16. | Depreciation and amortization | (439) | (812) | (534) | (1,263) |
| 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) | (2,126) | (10,085) | (2,122) |
| 19. | Extraordinary result | 1 | 22 | 1 | 18 |
| 20. | Result before profit tax | (10,084) | (2,104) | (10,084) | (2,104) |
| 21. | Profit tax | 14 | (1) | 14 | (1) |
| 22. | Deferred taxes | (22) | - | (22) | - |
| 23. | Minority interest | - | - | - | - |
| 24. | Net gain (loss) | (10,092) | (2,105) | (10,092) | (2,105) |
| | Earnings (loss) per share, LTL | (24.59) | (6.08) | (24.59) | (6.08) |

BALANCE SHEETS

| | The Bank | | The Group | | |
|-----------------------------|--|----------------|----------------|------------------|------------------|
| | 2001 | 2002 III q | 2001 | 2002 III q | |
| Assets | | | | | |
| 1. | Cash, precious metals and other valuables | 826 | 2,060 | 826 | 2,060 |
| 2. | Funds with the central bank | 8,918 | 9,745 | 8,918 | 9,745 |
| 3. | Funds with credit and financial institutions | 4,184 | 4,292 | 4,184 | 4,292 |
| 4. | Loans to credit and financial institutions | 17,359 | 23,940 | 693 | 388 |
| 4.1. | loans to credit institutions | 693 | 78 | 693 | 78 |
| 4.2. | loans to financial institutions | 16,666 | 23,862 | - | 310 |
| 5. | Short term Treasury bills | 8,067 | 759 | 8,067 | 759 |
| 6. | Loans to customers, net | 106,690 | 184,119 | 106,690 | 184,119 |
| 7. | Financial lease, net | - | - | 14,019 | 33,325 |
| 8. | Government securities for banks' restructuring | - | - | - | - |
| 9. | Debt securities | 7,518 | 35,557 | 7,518 | 35,557 |
| 10. | Equity securities | 480 | 687 | 98 | 109 |
| 10.1. | Investments accounted for under equity securities | 382 | 578 | - | - |
| 10.2. | Other equity investments | 98 | 109 | 98 | 109 |
| 11. | Intangible assets, net | 558 | 364 | 590 | 386 |
| 12. | Tangible assets, net | 5,654 | 5,465 | 7,224 | 8,727 |
| 12.1. | Premises and other real estate | 6,106 | 6,106 | 6,106 | 6,106 |
| 12.2. | Vehicles | 239 | 242 | 521 | 1,598 |
| 12.3. | Office equipment and other (Depreciation) | 643 (1,334) | 718 (1,601) | 2,018 (1,421) | 3,111 (2,088) |
| 13. | Accrued income and deferred expenses | 1,788 | 2,767 | 1,759 | 2,911 |
| 14. | Other assets | 804 | 1,314 | 3,356 | 6,640 |
| 15. | Assets under management agreements | - | - | - | - |
| 16. | Total assets | 162,846 | 271,069 | 163,942 | 289,018 |
| Liabilities | | | | | |
| 17. | Due to central banks | - | - | - | - |
| 18. | Funds from credit and financial institutions | 33,881 | 28,706 | 33,306 | 28,464 |
| 19. | Due to credit and financial institutions | 88,048 | 111,068 | 88,048 | 128,332 |
| 19.1. | due to credit institutions | 88,048 | 111,068 | 88,048 | 128,332 |
| 19.2. | due to financial institutions | - | - | - | - |
| 20. | Deposits and letters of credit | 7,977 | 81,489 | 7,977 | 81,489 |
| 22. | Custody deposits | - | - | - | - |
| 23. | Special borrowing funds | - | - | - | - |
| 24. | Debt securities issued | - | - | - | - |
| 25. | Accrued expenses and deferred income | 2,551 | 2,939 | 2,645 | 3,087 |
| 26. | Subordinated loans | - | - | - | - |
| 27. | Other liabilities | 44 | 2,661 | 1,621 | 3,440 |
| 28. | Liabilities for assets under management agreements | - | - | - | - |
| 29. | Total liabilities | 132,501 | 226,863 | 133,597 | 244,812 |
| Shareholders' equity | | | | | |
| 30. | Capital and reserves | 30,345 | 44,206 | 30,345 | 44,206 |
| 30.1. | registered share capital | 41,040 | 57,040 | 41,040 | 57,040 |
| 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) | (2,105) | (10,092) | (2,105) |
| 30.7. | other capital ad reserves | 3,225 | 3,191 | 3,225 | 3,191 |
| 31. | Minority interest | - | - | - | - |
| 32. | Total liabilities and shareholders' equity | 162,846 | 271,069 | 163,942 | 289,018 |
| | Return on assets (ROA) | (6.20)% | (1.27)% | (6.16)% | (1.24)% |
| | Return on equity (ROE) | (33.26)% | (8.05)% | (33.26)% | (8.05)% |

OFF BALANCE SHEET ITEMS

| | The Bank | | The Group | |
|--|----------|------------|-----------|------------|
| | 2001 | 2002 III q | 2001 | 2002 III q |
| 1. Guarantees issued | 500 | 3,671 | 500 | 3,671 |
| 2. Liability to issue letter of credit | - | 1,420 | - | 1,420 |
| 3. Liability to grant a loan | 28,366 | 35,491 | 28,366 | 35,491 |
| 4. Other off balance sheet liabilities | 1,283 | 1,133 | 1,283 | 1,133 |
| 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 | 28,526 | 4,573 | 28,526 |
| 5.2.2. agreements to sell | 5,585 | 28,546 | 4,585 | 28,546 |

LOAN PORTFOLIO

| | The Bank | | The Group | |
|--|----------|------------|-----------|------------|
| | 2001 | 2002 III q | 2001 | 2002 III q |
| Standard | 42.69 % | 35.93 % | 34.33 % | 28.03 % |
| Watch | 40.43 % | 54.99 % | 46.32 % | 61.77 % |
| Substandard | 7.00 % | 3.08 % | 8.02 % | 3.46 % |
| Doubtful | 8.88 % | 5.84 % | 10.18 % | 6.56 % |
| Bad | 0.99 % | 0.15 % | 1.14 % | 0.17 % |
| Specific provisions for loans and loan portfolio | (6,943) | (6,665) | (6,943) | (6,665) |
| Provisions to loan portfolio ratio | 5.30 % | 3.10 % | 6.07 % | 3.49 % |

OTHER ASSETS

| | | | | |
|-------------------------------------|---------|---------|---------|---------|
| Other provided assets | 5,186 | 5,985 | 5,114 | 6,076 |
| Provisions to provided assets ratio | 58.21 % | 50.83 % | 59.03 % | 50.07 % |