



STATEMENT OF FINANCIAL POSITION

	<u>31/12/2012</u>	<u>31/12/2011</u>
Assets		
Cash and balances with the Bank of Lithuania	363,984	400,728
Financial assets at fair value through profit or loss	391,654	412,002
Due from banks and other credit institutions	494,133	51,221
Loans to customers, net	3,204,504	3,339,787
Financial leasing, net	55,800	53,386
Held to maturity investments	518,338	526,132
Fair value changes of hedged items	109	5,520
Investment property	23,757	22,046
Tangible fixed assets	691	1,355
Intangible fixed assets	80	155
Investment into the leasing company	1,282	1,690
Deferred tax assets	22,000	45,061
Other assets, net	14,010	12,092
Total assets	<u>5,090,342</u>	<u>4,871,175</u>
Liabilities		
Amounts owed to banks and other credit institutions	1,959,388	1,930,475
Financial liabilities at fair value through profit or loss	249,273	302,205
Deposits	2,759,549	2,504,959
Derivatives for fair value hedges	8,828	20,419
Fair value changes of hedged items	22	1,966
Provisions for loan commitments and guaranties	1,630	3,152
Other provisions	470	470
Other liabilities	15,926	20,217
Total liabilities	<u>4,995,086</u>	<u>4,783,863</u>
Profit for the period	95,256	87,312
Total liabilities and earnings	<u>5,090,342</u>	<u>4,871,175</u>



STATEMENT OF COMPREHENSIVE INCOME

	2012	2011
On placements with central bank	475	1,181
On loans and other amounts receivable	108,448	133,975
On held to maturity investments	11,790	13,716
On financial assets at fair value through profit or loss and hedging transactions	268,693	273,674
Interest income	389,406	422,546
On liabilities to and placements from credit and financial institutions	(10,371)	(19,743)
On deposits	(24,165)	(35,352)
On financial assets at fair value through profit or loss and hedging transactions	(275,861)	(283,578)
Interest expenses	(310,397)	(338,673)
Net interest income	79,009	83,873
Fee and commission income	22,519	21,213
Fee and commission expenses	(7,093)	(6,947)
Net fee and commission income	15,426	14,266
Net gain on trading securities and related derivatives	2	10
Net gain on interest bearing financial instruments and related derivatives	1,040	564
Net foreign exchange gain	4,838	4,069
Net gain on other financial assets and derivatives	7,989	839
Net gain on hedging transactions	5,574	4,745
Net trading income	19,443	10,227
Other non-interest income	8,876	3,008
Personnel expenses	(33,717)	(36,869)
Depreciation and amortisation	(924)	(1,269)
Premise rent and maintenance	(6,698)	(6,725)
Other operating expenses	(23,331)	(18,619)
Operating expenses	(64,670)	(63,482)
Impairment (expenses) for investment in company	(408)	(2,822)
Impairment (expenses)/reversals for loan portfolio and (provisions)/ reversals of provisions for off-balance sheet and other items	60,641	33,369
Profit before profit tax	118,317	78,439
Profit tax	(23,061)	8,873
Profit for the period	95,256	87,312
Other comprehensive income, net of tax	-	-
Total comprehensive income, net of tax	95,256	87,312



ASSET QUALITY AND RISK RATIOS

	<u>31/12/2012</u>	<u>31/12/2011</u>
PORTFOLIO QUALITY		
Loans and financial leasing to customers	3,658,628	3,876,091
Unpaid principal	3,647,152	3,861,752
Accrued and unpaid interest	17,238	20,456
Deferred income	(5,762)	(6,117)
Impairment loss, assessed individually	(383,030)	(431,151)
Impairment loss, assessed collectively	(15,294)	(51,767)
Loans and financial leasing to customers, net	3,260,304	3,393,173
Impairment rate	10.89%	12.46%
RISK RATIOS		
Liquidity ratio	38.38%	37.18%