



STATEMENT OF FINANCIAL POSITION

	<u>30/09/2013</u>	<u>30/09/2012</u>
Assets		
Cash and balances with the Bank of Lithuania	346,459	448,347
Financial assets at fair value through profit or loss	329,501	427,526
Due from banks and other credit institutions	334,614	62,079
Loans to customers, net	3,209,668	3,300,728
Financial leasing, net	67,796	57,245
Held to maturity investments	518,506	518,043
Fair value changes of hedged items	-	602
Investment property	23,639	23,303
Tangible fixed assets	1,001	729
Intangible fixed assets	531	96
Investment into the leasing company	1,282	1,690
Deferred tax assets	10,421	29,673
Other assets, net	14,587	18,224
Total assets	<u>4,858,005</u>	<u>4,888,285</u>
Liabilities		
Amounts owed to banks and other credit institutions	1,078,143	1,834,664
Financial liabilities at fair value through profit or loss	208,410	306,837
Deposits	3,489,340	2,635,200
Derivatives for fair value hedges	-	7,791
Fair value changes of hedged items	-	153
Provisions for loan commitments and guaranties	1,461	1,886
Other provisions	470	470
Other liabilities	17,896	20,400
Total liabilities	<u>4,795,720</u>	<u>4,807,401</u>
Profit for the period	62,285	80,884
Total liabilities and earnings	<u>4,858,005</u>	<u>4,888,285</u>



STATEMENT OF COMPREHENSIVE INCOME

	9 months 2013	9 months 2012
On placements with central bank	29	392
On loans and other amounts receivable	54,115	85,340
On held to maturity investments	7,192	9,014
On financial assets at fair value through profit or loss and hedging transactions	193,236	203,481
Interest income	254,572	298,227
On liabilities to and placements from credit and financial institutions	(1,332)	(9,523)
On deposits	(10,808)	(19,978)
On financial assets at fair value through profit or loss and hedging transactions	(192,103)	(209,548)
Interest expenses	(204,243)	(239,049)
Net interest income	50,329	59,178
Fee and commission income	18,673	16,765
Fee and commission expenses	(5,883)	(5,404)
Net fee and commission income	12,790	11,361
Net gain on trading securities and related derivatives	4	-
Net gain on interest bearing financial instruments and related derivatives	2,376	355
Net foreign exchange gain	5,523	3,387
Net gain on other financial assets and derivatives	324	6,384
Net gain on hedging transactions	2,790	3,926
Net trading income	11,017	14,052
Other non-interest income	2,074	6,427
Personnel expenses	(25,998)	(24,818)
Depreciation and amortisation	(509)	(716)
Premise rent and maintenance	(4,627)	(5,034)
Other operating expenses	(14,273)	(14,736)
Operating expenses	(45,407)	(45,304)
Impairment (expenses)/reversals for loan portfolio and (provisions)/ reversals of provisions for off-balance sheet and other items	43,060	50,559
Profit before profit tax	73,863	96,273
Profit tax	(11,578)	(15,389)
Profit for the period	62,285	80,884
Other comprehensive income, net of tax	-	-
Total comprehensive income, net of tax	62,285	80,884



ASSET QUALITY AND RISK RATIOS

	<u>30/09/2013</u>	<u>30/09/2012</u>
PORTFOLIO QUALITY		
Loans and financial leasing to customers	3,600,226	3,772,557
Unpaid principal	3,590,095	3,759,896
Accrued and unpaid interest	15,796	18,523
Deferred income	(5,665)	(5,862)
Impairment loss, assessed individually	(306,360)	(394,751)
Impairment loss, assessed collectively	(16,402)	(19,833)
Loans and financial leasing to customers, net	3,277,464	3,357,973
Impairment rate	8.97%	10.99%
RISK RATIOS		
Liquidity ratio	34.38%	33.04%