



**STATEMENT OF FINANCIAL POSITION**

	<u>31/12/2013</u>	<u>31/12/2012</u>
<b>Assets</b>		
Cash and balances with the Bank of Lithuania	596,080	363,984
Financial assets at fair value through profit or loss	294,839	391,654
Due from banks and other credit institutions	95,266	494,133
Loans to customers, net	3,206,329	3,204,504
Financial leasing, net	84,226	55,800
Held to maturity investments	520,531	518,338
Fair value changes of hedged items	-	109
Investment property	23,251	23,757
Tangible fixed assets	1,025	691
Intangible fixed assets	469	80
Investment into the leasing company	608	1,282
Deferred tax assets	13,966	22,000
Other assets, net	16,147	14,010
<b>Total assets</b>	<b><u>4,852,737</u></b>	<b><u>5,090,342</u></b>
<b>Liabilities</b>		
Amounts owed to banks and other credit institutions	1,509,684	1,959,388
Financial liabilities at fair value through profit or loss	171,607	249,273
Deposits	3,056,918	2,759,549
Derivatives for fair value hedges	-	8,828
Fair value changes of hedged items	-	22
Provisions for loan commitments and guaranties	1,247	1,630
Other provisions	270	470
Other liabilities	19,285	15,926
<b>Total liabilities</b>	<b><u>4,759,011</u></b>	<b><u>4,995,086</u></b>
Profit for the period	93,726	95,256
<b>Total liabilities and earnings</b>	<b><u>4,852,737</u></b>	<b><u>5,090,342</u></b>



STATEMENT OF COMPREHENSIVE INCOME

	2013	2012
On placements with central bank	29	475
On loans and other amounts receivable	72,917	108,448
On held to maturity investments	9,432	11,790
On financial assets at fair value through profit or loss and hedging transactions	256,511	268,693
<b>Interest income</b>	<b>338,889</b>	<b>389,406</b>
On liabilities to and placements from credit and financial institutions	(1,859)	(10,371)
On deposits	(14,362)	(24,165)
On financial assets at fair value through profit or loss and hedging transactions	(253,571)	(275,861)
<b>Interest expenses</b>	<b>(269,792)</b>	<b>(310,397)</b>
<b>Net interest income</b>	<b>69,097</b>	<b>79,009</b>
Fee and commission income	25,858	22,519
Fee and commission expenses	(8,008)	(7,093)
<b>Net fee and commission income</b>	<b>17,850</b>	<b>15,426</b>
Net gain on trading securities and related derivatives	17	2
Net gain on interest bearing financial instruments and related derivatives	2,792	1,040
Net foreign exchange gain	7,416	4,838
Net gain on other financial assets and derivatives	1,256	7,989
Net gain on hedging transactions	2,790	5,574
<b>Net trading income</b>	<b>14,271</b>	<b>19,443</b>
<b>Other non-interest income</b>	<b>2,846</b>	<b>8,876</b>
Personnel expenses	(36,348)	(33,717)
Depreciation and amortisation	(697)	(924)
Premise rent and maintenance	(6,042)	(6,698)
Other operating expenses	(21,580)	(23,331)
<b>Operating expenses</b>	<b>(64,667)</b>	<b>(64,670)</b>
<b>Impairment (expenses) for investment in company</b>	<b>(674)</b>	<b>(408)</b>
<b>Impairment (expenses)/reversals for loan portfolio and (provisions)/ reversals of provisions for off-balance sheet and other items</b>	<b>63,037</b>	<b>60,641</b>
<b>Profit before profit tax</b>	<b>101,760</b>	<b>118,317</b>
Profit tax	(8,034)	(23,061)
<b>Profit for the period</b>	<b>93,726</b>	<b>95,256</b>
Other comprehensive income, net of tax	-	-
<b>Total comprehensive income, net of tax</b>	<b>93,726</b>	<b>95,256</b>



ASSET QUALITY AND RISK RATIOS

	<u>31/12/2013</u>	<u>31/12/2012</u>
PORTFOLIO QUALITY		
<b>Loans and financial leasing to customers</b>	<b><u>3,555,761</u></b>	<b><u>3,658,628</u></b>
Unpaid principal	3,549,264	3,647,152
Accrued and unpaid interest	12,185	17,238
Deferred income	<u>(5,688)</u>	<u>(5,762)</u>
Impairment loss, assessed individually	(253,674)	(383,030)
Impairment loss, assessed collectively	<u>(11,532)</u>	<u>(15,294)</u>
<b>Loans and financial leasing to customers, net</b>	<b><u>3,290,555</u></b>	<b><u>3,260,304</u></b>
<b>Impairment rate</b>	<b><u>7.46%</u></b>	<b><u>10.89%</u></b>
RISK RATIOS		
<b>Liquidity ratio</b>	<b><u>34.15%</u></b>	<b><u>38.38%</u></b>