



STATEMENT OF FINANCIAL POSITION

	<u>30/06/2013</u>	<u>30/06/2012</u>
Assets		
Cash and balances with the Bank of Lithuania	364,957	240,526
Financial assets at fair value through profit or loss	408,451	467,961
Due from banks and other credit institutions	206,781	87,553
Loans to customers, net	3,156,514	3,365,194
Financial leasing, net	65,318	55,822
Held to maturity investments	513,074	522,233
Fair value changes of hedged items	-	1,616
Investment property	24,282	22,346
Tangible fixed assets	384	930
Intangible fixed assets	370	113
Investment into the leasing company	1,282	1,690
Deferred tax assets	14,612	35,977
Other assets, net	14,462	22,540
Total assets	<u>4,770,487</u>	<u>4,824,501</u>
Liabilities		
Amounts owed to banks and other credit institutions	1,057,742	1,611,239
Financial liabilities at fair value through profit or loss	285,390	383,250
Deposits	3,356,510	2,723,210
Derivatives for fair value hedges	-	13,455
Fair value changes of hedged items	-	536
Provisions for loan commitments and guaranties	1,508	4,404
Other provisions	470	470
Other liabilities	27,009	35,998
Total liabilities	<u>4,728,629</u>	<u>4,772,562</u>
Profit for the period	41,858	51,939
Total liabilities and earnings	<u>4,770,487</u>	<u>4,824,501</u>



STATEMENT OF COMPREHENSIVE INCOME	6 months 2013	6 months 2012
On placements with central bank	29	305
On loans and other amounts receivable	36,228	60,299
On held to maturity investments	4,921	6,070
On financial assets at fair value through profit or loss and hedging transactions	<u>129,216</u>	<u>136,068</u>
Interest income	170,394	202,742
On liabilities to and placements from credit and financial institutions	(1,016)	(7,697)
On deposits	(6,901)	(13,807)
On financial assets at fair value through profit or loss and hedging transactions	<u>(129,749)</u>	<u>(140,791)</u>
Interest expenses	(137,666)	(162,295)
Net interest income	<u>32,728</u>	<u>40,447</u>
Fee and commission income	12,150	11,180
Fee and commission expenses	<u>(3,861)</u>	<u>(3,610)</u>
Net fee and commission income	8,289	7,570
Net gain on trading securities and related derivatives	3	-
Net gain on interest bearing financial instruments and related derivatives	1,969	573
Net foreign exchange gain	3,478	2,050
Net gain (loss) on other financial assets and derivatives	(68)	4,564
Net gain on hedging transactions	<u>2,790</u>	<u>2,768</u>
Net trading income	8,172	9,955
Other non-interest income	<u>1,611</u>	<u>2,564</u>
Personnel expenses	(17,564)	(17,010)
Depreciation and amortisation	(340)	(499)
Premise rent and maintenance	(3,162)	(3,397)
Other operating expenses	<u>(9,847)</u>	<u>(9,806)</u>
Operating expenses	(30,913)	(30,712)
Impairment (expenses)/reversals for loan portfolio and (provisions)/ reversals of provisions for off-balance sheet and other items	<u>29,359</u>	<u>31,199</u>
Profit before profit tax	<u>49,246</u>	<u>61,023</u>
Profit tax	(7,388)	(9,084)
Profit for the period	<u>41,858</u>	<u>51,939</u>
Other comprehensive income, net of tax	-	-
Total comprehensive income, net of tax	<u>41,858</u>	<u>51,939</u>



ASSET QUALITY AND RISK RATIOS

	<u>30/06/2013</u>	<u>30/06/2012</u>
PORTFOLIO QUALITY		
Loans and financial leasing to customers	<u>3,590,329</u>	<u>3,857,729</u>
Unpaid principal	3,579,285	3,844,199
Accrued and unpaid interest	16,814	19,524
Deferred income	<u>(5,771)</u>	<u>(5,994)</u>
Impairment loss, assessed individually	(352,128)	(406,540)
Impairment loss, assessed collectively	<u>(16,369)</u>	<u>(30,173)</u>
Loans and financial leasing to customers, net	<u>3,221,832</u>	<u>3,421,016</u>
Impairment rate	<u>10.26%</u>	<u>11.32%</u>
RISK RATIOS		
Liquidity ratio	<u>34.78%</u>	<u>33.68%</u>