



STATEMENT OF FINANCIAL POSITION

	<u>30/09/2014</u>	<u>30/09/2013</u>
Assets		
Cash and balances with the Bank of Lithuania	651,321	346,459
Financial assets at fair value through profit or loss	442,793	329,501
Due from banks and other credit institutions	214,348	334,614
Loans to customers, net	3,188,651	3,209,668
Financial leasing, net	179,535	67,796
Held to maturity investments	517,435	518,506
Investment property	12,404	23,639
Tangible fixed assets	1,869	1,001
Intangible fixed assets	315	531
Investment into the leasing company	608	1,282
Deferred tax assets	12,591	10,421
Other assets, net	15,689	14,587
Total assets	<u>5,237,559</u>	<u>4,858,005</u>
Liabilities		
Amounts owed to banks and other credit institutions	1,362,334	1,078,143
Financial liabilities at fair value through profit or loss	317,085	208,410
Deposits	3,496,441	3,489,340
Provisions for loan commitments and guaranties	2,034	1,461
Other provisions	48	470
Other liabilities	24,883	17,896
Total liabilities	<u>5,202,825</u>	<u>4,795,720</u>
Profit for the period	34,734	62,285
Total liabilities and earnings	<u>5,237,559</u>	<u>4,858,005</u>



STATEMENT OF COMPREHENSIVE INCOME	9 months 2014	9 months 2013
On placements with central bank	39	29
On loans and other amounts receivable	51,921	54,115
On held to maturity investments	5,781	7,192
On financial assets at fair value through profit or loss and hedging transactions	<u>190,032</u>	<u>193,236</u>
Interest income	247,773	254,572
On liabilities to and placements from credit and financial institutions	(2,548)	(1,332)
On deposits	(6,098)	(10,808)
On financial assets at fair value through profit or loss and hedging transactions	<u>(185,839)</u>	<u>(192,103)</u>
Interest expenses	(194,485)	(204,243)
Net interest income	53,288	50,329
Fee and commission income	19,896	18,673
Fee and commission expenses	<u>(6,256)</u>	<u>(5,883)</u>
Net fee and commission income	13,640	12,790
Net gain on trading securities and related derivatives	1	4
Net gain (loss) on interest bearing financial instruments and related derivatives	(597)	2,376
Net foreign exchange gain	4,363	5,523
Net gain on other financial assets and derivatives	4,522	324
Net gain on hedging transactions	-	2,790
Net trading income	8,289	11,017
Other non-interest income	3,474	2,074
Personnel expenses	(25,737)	(25,998)
Depreciation and amortisation	(429)	(509)
Premise rent and maintenance	(4,541)	(4,627)
Other operating expenses	<u>(15,494)</u>	<u>(14,273)</u>
Operating expenses	(46,201)	(45,407)
Impairment (expenses)/reversals for loan portfolio and (provisions)/ reversals of provisions for off-balance sheet and other items	4,387	43,060
Profit before profit tax	36,877	73,863
Profit tax	(2,143)	(11,578)
Profit for the period	34,734	62,285
Other comprehensive income, net of tax	-	-
Total comprehensive income, net of tax	34,734	62,285



ASSET QUALITY AND RISK RATIOS

	<u>30/09/2014</u>	<u>30/09/2013</u>
PORTFOLIO QUALITY		
Loans and financial leasing to customers	<u>3,586,089</u>	<u>3,600,226</u>
Unpaid principal	3,581,123	3,590,095
Accrued and unpaid interest	10,711	15,796
Deferred income	<u>(5,745)</u>	<u>(5,665)</u>
Impairment loss, assessed individually	(195,695)	(306,360)
Impairment loss, assessed collectively	<u>(22,208)</u>	<u>(16,402)</u>
Loans and financial leasing to customers, net	<u>3,368,186</u>	<u>3,277,464</u>
Impairment rate	<u>6.08%</u>	<u>8.97%</u>
RISK RATIOS		
Liquidity ratio	<u>34.32%</u>	<u>34.38%</u>