



STATEMENT OF FINANCIAL POSITION

	<u>31/12/2014</u>	<u>31/12/2013</u>
Assets		
Cash and balances with the Bank of Lithuania	1,601,973	596,080
Financial assets at fair value through profit or loss	531,637	294,839
Due from banks and other credit institutions	45,090	95,266
Loans to customers, net	3,167,983	3,206,329
Financial leasing, net	194,898	84,226
Held to maturity investments	516,399	520,531
Investment property	9,097	23,251
Tangible fixed assets	2,797	1,025
Intangible fixed assets	14	469
Investment into the leasing company	538	608
Deferred tax assets	11,177	13,966
Other assets, net	10,900	16,147
Total assets	<u>6,092,503</u>	<u>4,852,737</u>
Liabilities		
Amounts owed to banks and other credit institutions	1,631,952	1,509,684
Financial liabilities at fair value through profit or loss	410,235	171,607
Deposits	3,987,218	3,056,918
Provisions for loan commitments and guaranties	2,313	1,247
Other provisions	-	270
Other liabilities	28,379	19,285
Total liabilities	<u>6,060,097</u>	<u>4,759,011</u>
Profit for the period	32,406	93,726
Total liabilities and earnings	<u>6,092,503</u>	<u>4,852,737</u>



STATEMENT OF COMPREHENSIVE INCOME

	2014	2013
On placements with central bank	43	29
On loans and other amounts receivable	68,592	72,917
On held to maturity investments	7,472	9,432
On financial assets at fair value through profit or loss and hedging transactions	255,545	256,511
Interest income	331,652	338,889
On liabilities to and placements from credit and financial institutions	(2,844)	(1,859)
On deposits	(7,441)	(14,362)
On financial assets at fair value through profit or loss and hedging transactions	(250,383)	(253,571)
Interest expenses	(260,668)	(269,792)
Net interest income	70,984	69,097
Fee and commission income	27,264	25,858
Fee and commission expenses	(8,231)	(8,008)
Net fee and commission income	19,033	17,850
Net gain on trading securities and related derivatives	2	17
Net gain on interest bearing financial instruments and related derivatives	75	2,792
Net foreign exchange gain	6,365	7,416
Net gain on other financial assets and derivatives	5,311	1,256
Net gain on hedging transactions	-	2,790
Net trading income	11,753	14,271
Other non-interest income	3,777	2,846
Personnel expenses	(40,172)	(36,348)
Depreciation and amortisation	(571)	(697)
Premise rent and maintenance	(7,231)	(6,042)
Other operating expenses	(23,962)	(21,580)
Operating expenses	(71,936)	(64,667)
Impairment (expenses) for investment in company	(70)	(674)
Impairment (expenses)/reversals for loan portfolio and (provisions)/ reversals of provisions for off-balance sheet and other items	2,221	63,037
Profit before profit tax	35,762	101,760
Profit tax	(3,356)	(8,034)
Profit for the period	32,406	93,726
Total comprehensive income, net of tax	32,406	93,726



ASSET QUALITY AND RISK RATIOS

	<u>31/12/2014</u>	<u>31/12/2013</u>
PORTFOLIO QUALITY		
Loans and financial leasing to customers	<u>3,570,135</u>	<u>3,555,761</u>
Unpaid principal	3,566,128	3,549,264
Accrued and unpaid interest	9,656	12,185
Deferred income	<u>(5,649)</u>	<u>(5,688)</u>
Impairment loss, assessed individually	(182,662)	(253,674)
Impairment loss, assessed collectively	<u>(24,592)</u>	<u>(11,532)</u>
Loans and financial leasing to customers, net	<u>3,362,881</u>	<u>3,290,555</u>
Impairment rate	<u>5.81%</u>	<u>7.46%</u>
RISK RATIOS		
Liquidity ratio	<u>50.15%</u>	<u>34.15%</u>