



STATEMENT OF FINANCIAL POSITION

	<u>30/06/2014</u>	<u>30/06/2013</u>
Assets		
Cash and balances with the Bank of Lithuania	562,353	364,957
Financial assets at fair value through profit or loss	299,221	408,451
Due from banks and other credit institutions	150,751	206,781
Loans to customers, net	3,161,504	3,156,514
Financial leasing, net	153,870	65,318
Held to maturity investments	517,146	513,074
Investment property	12,942	24,282
Tangible fixed assets	1,014	384
Intangible fixed assets	373	370
Investment into the leasing company	608	1,282
Deferred tax assets	11,758	14,612
Other assets, net	18,878	14,462
Total assets	<u>4,890,418</u>	<u>4,770,487</u>
Liabilities		
Amounts owed to banks and other credit institutions	1,279,197	1,057,742
Financial liabilities at fair value through profit or loss	177,487	285,390
Deposits	3,371,741	3,356,510
Provisions for loan commitments and guaranties	2,053	1,508
Other provisions	47	470
Other liabilities	27,007	27,009
Total liabilities	<u>4,857,532</u>	<u>4,728,629</u>
Profit for the period	32,886	41,858
Total liabilities and earnings	<u>4,890,418</u>	<u>4,770,487</u>



STATEMENT OF COMPREHENSIVE INCOME	6 months 2014	6 months 2013
On placements with central bank	15	29
On loans and other amounts receivable	35,105	36,228
On held to maturity investments	4,012	4,921
On financial assets at fair value through profit or loss and hedging transactions	<u>126,268</u>	<u>129,216</u>
Interest income	165,400	170,394
On liabilities to and placements from credit and financial institutions	(2,014)	(1,016)
On deposits	(4,399)	(6,901)
On financial assets at fair value through profit or loss and hedging transactions	<u>(123,102)</u>	<u>(129,749)</u>
Interest expenses	(129,515)	(137,666)
Net interest income	35,885	32,728
Fee and commission income	12,921	12,150
Fee and commission expenses	<u>(4,157)</u>	<u>(3,861)</u>
Net fee and commission income	8,764	8,289
Net gain on trading securities and related derivatives	1	3
Net gain (loss) on interest bearing financial instruments and related derivatives	(522)	1,969
Net foreign exchange gain	2,732	3,478
Net gain (loss) on other financial assets and derivatives	2,985	(68)
Net gain on hedging transactions	-	2,790
Net trading income	5,196	8,172
Other non-interest income	2,981	1,611
Personnel expenses	(17,260)	(17,564)
Depreciation and amortisation	(290)	(340)
Premise rent and maintenance	(3,097)	(3,162)
Other operating expenses	<u>(9,324)</u>	<u>(9,847)</u>
Operating expenses	(29,971)	(30,913)
Impairment (expenses)/reversals for loan portfolio and (provisions)/ reversals of provisions for off-balance sheet and other items	13,580	29,359
Profit before profit tax	36,435	49,246
Profit tax	(3,549)	(7,388)
Profit for the period	32,886	41,858
Other comprehensive income, net of tax	-	-
Total comprehensive income, net of tax	32,886	41,858



ASSET QUALITY AND RISK RATIOS

	<u>30/06/2014</u>	<u>30/06/2013</u>
PORTFOLIO QUALITY		
Loans and financial leasing to customers	<u>3,540,817</u>	<u>3,590,329</u>
Unpaid principal	3,535,620	3,579,285
Accrued and unpaid interest	10,903	16,814
Deferred income	<u>(5,705)</u>	<u>(5,771)</u>
Impairment loss, assessed individually	(213,777)	(352,128)
Impairment loss, assessed collectively	<u>(11,666)</u>	<u>(16,369)</u>
Loans and financial leasing to customers, net	<u>3,315,374</u>	<u>3,221,832</u>
Impairment rate	<u>6.37%</u>	<u>10.26%</u>
RISK RATIOS		
Liquidity ratio	<u>35.90%</u>	<u>34.78%</u>