



BALANCE SHEETS

2008 II Q

Assets

Cash	47,176
Balances with the Bank of Lithuania	379,556
Investments at fair value through profit or loss	4,342
Due from banks and other financial institutions	573,039
Loans to customers, net	4,875,906
Held to maturity investments	62,294
Investment into subsidiary	4,000
Intangible assets, less amortisation	924
Property, plant and equipment, less depreciation	11,584
Other assets, net	23,884

Total assets

5,982,705

Liabilities

Amounts owed to credit and financial institutions	4,355,248
Deposits from public	1,540,099
Debt securities issued	22,790
Accrued expenses and deferred income	7,301
Provisions	-
Other liabilities	44,162

Total liabilities

5,969,600

Restricted retained earnings

13,105

Total liabilities and equity

5,982,705

ROA

0.46 %



INCOME STATEMENT

2008 II Q

Interest income	160,478
Interest expenses	(109,762)
Net interest income	50,716
Impairment of loan portfolio	(7,402)
Other impairment and provisions	-
Loan loss recovery	4
Impairment (expenses), net of releases and recoveries	(7,398)
Net interest income after impairment	43,318
Fee and commission income	11,033
Fee and commission expenses	(2,560)
Net fee and commission income	8,473
Net income (loss) on trading securities	330
Net foreign exchange gain	6,627
Other income	1,261
Other non-interest income	8,218
Salaries and benefits	(19,516)
Depreciation and amortisation	(1,835)
Premise rent and maintenance	(4,848)
Other operating expenses	(18,099)
Operating expenses	(44,298)
Profit before income tax expense	15,711
Income tax expense	(2,606)
Profit for the year	13,105



ASSET QUALITY AND RISK RATIOS

2008 II Q

Portfolio risk	
Loans to customers	4,900,925
Impairment losses	(25,019)
Impairment rate	0.51%
Risk ratios	
Liquidity ratio	43.98%