



BALANCE SHEETS

2008 III Q

Assets

Cash	57,553
Balances with the Bank of Lithuania	353,523
Investments at fair value through profit or loss	4,322
Due from banks and other financial institutions	589,668
Loans to customers, net	5,024,435
Held to maturity investments	62,872
Investment into subsidiary	4,000
Intangible assets, less amortisation	733
Property, plant and equipment, less depreciation	11,315
Other assets, net	20,489

Total assets

6,128,910

Liabilities

Amounts owed to credit and financial institutions	4,508,198
Deposits from public	1,544,871
Debt securities issued	15,073
Accrued expenses and deferred income	7,531
Provisions on credit commitments and guarantees	2,619
Other liabilities	51,725

Total liabilities

6,130,017

Retained earnings

(1,107)

Total liabilities and equity

6,128,910

ROA

(0.03)%



INCOME STATEMENT

2008 III Q

Interest income	246,860
Interest expenses	(179,297)
Net interest income	67,563
Impairment of loan portfolio	(13,843)
Provisions on credit commitments and guarantees	(2,619)
Loan loss recovery	9
Impairment (expenses), net of releases and recoveries	(16,453)
Net interest income after impairment	51,110
Fee and commission income	16,503
Fee and commission expenses	(3,999)
Net fee and commission income	12,504
Net income (loss) on trading securities	677
Net foreign exchange gain and net income (loss) from derivatives	(2,010)
Other income	1,665
Other non-interest income	332
Salaries and benefits	(28,961)
Depreciation and amortisation	(2,739)
Premise rent and maintenance	(6,914)
Other operating expenses	(25,309)
Operating expenses	(63,923)
Profit before income tax expense	23
Income tax expense	(1,130)
Profit for the year	(1,107)



ASSET QUALITY AND RISK RATIOS

2008 III Q

Portfolio risk	
Loans to customers	5,055,900
Impairment losses	(31,465)
Impairment rate	0.62%
Risk ratios	
Liquidity ratio	40.27%