



BALANCE SHEET

	2009 II Q	2008 II Q
Assets		
Cash and balances with the Bank of Lithuania	413,917	426,732
Financial assets at fair value through profit or loss	15,712	18,325
Due from banks and other credit institutions	99,960	572,719
Loans to customers, net	4,591,069	4,876,226
Financial leasing, net	2,063	-
Held to maturity investments	580,283	62,294
Fair value changes of hedged items	53,939	-
Property and equipment, less depreciation	9,325	11,584
Intangible asstes, less amortisation	729	924
Investment into the leasing company	4,000	4,000
Other assets, net	55,192	9,901
Total assets	<u>5,826,189</u>	<u>5,982,705</u>
Liabilities		
Amounts owed to banks and other credit institutions	4,043,568	4,307,262
Financial liabilities at fair value through profit or loss	17,240	8,382
Deposits	1,804,179	1,588,085
Debt securities issued	4,396	22,790
Derivatives for fair value hedges	49,233	-
Fair value changes of hedged items	26,860	-
Other liabilities	36,633	43,081
Total liabilities	<u>5,982,109</u>	<u>5,969,600</u>
Profit (loss) for the current financial year	(155,920)	13,105
Total liabilities, equity and earnings	<u>5,826,189</u>	<u>5,982,705</u>
Return on assets (ROA)		<u>0,46%</u>



INCOME STATEMENT

	2009 II Q	2008 II Q
On placements with central bank	952	1,997
On financial assets at fair value through profit or loss	9,813	621
On loans and other amounts receivable	131,744	156,386
On held to maturity investments	2,240	1,474
On hedging transactions	9,423	-
Interest income	<u>154,172</u>	<u>160,478</u>
On financial assets at fair value through profit or loss	(6,609)	-
On liabilities to and placements from credit and financial institutions	(71,340)	(84,448)
On deposits	(29,197)	(21,091)
On bonds issued	-	(4,223)
On hedging transactions	(14,189)	-
Other	-	(2,547)
Interest expenses	<u>(121,335)</u>	<u>(112,309)</u>
Net interest income	<u>32,837</u>	<u>48,169</u>
Fee and commission income	10,637	11,033
Fee and commission expenses	(3,180)	(2,560)
Net fee and commission income	<u>7,457</u>	<u>8,473</u>
Net loss on trading securities and related derivatives	(322)	(502)
Net gain on interest bearing financial instruments and related derivatives	10	-
Net foreign exchange gain	1,092	7,156
Net loss on market goods and related derivatives	(56)	(27)
Net gain on other derivatives	707	330
Net result on hedging transactions	(9,014)	-
Net trading income	<u>(7,583)</u>	<u>6,957</u>
Other non-interest income	<u>1,189</u>	<u>1,261</u>
Salaries and benefits	(18,886)	(19,516)
Depreciation and amortisation	(1,605)	(1,835)
Premise rent and maintenance	(3,968)	(4,848)
Other operating expenses	(9,457)	(15,552)
Operating expenses	<u>(33,916)</u>	<u>(41,751)</u>
Impairment expenses for off-balance sheet items	<u>1,441</u>	<u>-</u>
Impairment expenses for investment in company	<u>(1,350)</u>	<u>-</u>
Impairment expenses for loan portfolio, net of releases and recoveries	<u>(192,796)</u>	<u>(7,398)</u>
Profit before profit tax	<u>(192,721)</u>	<u>15,711</u>
Profit tax	36,801	(2,606)
Profit (loss) for the year	<u>(155,920)</u>	<u>13,105</u>



ASSET QUALITY AND RISK RATIOS

	2009 II Q	2008 II Q
Portfolio risk		
Loans and financial leasing to customers	4,856,231	4,901,245
Impairment losses	<u>(263,099)</u>	<u>(25,019)</u>
Loans and financial leasing to customers, net	<u>4,593,132</u>	<u>4,876,226</u>
Impairment rate	<u>5.42%</u>	<u>0.51%</u>
Risk ratios		
Liquidity ratio	<u>37.38%</u>	<u>43.98%</u>