



BALANCE SHEET

	2009 III Q	2008 III Q
Assets		
Cash and balances with the Bank of Lithuania	329,843	411,076
Financial assets at fair value through profit or loss	16,271	10,052
Due from banks and other credit institutions	88,174	589,370
Loans to customers, net	4,335,859	5,024,733
Financial leasing, net	14,289	-
Held to maturity investments	580,926	62,872
Fair value changes of hedged items	46,452	-
Property and equipment, less depreciation	8,693	11,315
Intangible asstes, less amortisation	563	733
Investment into the leasing company	4,000	4,000
Other assets, net	83,580	14,759
Total assets	<u>5,508,650</u>	<u>6,128,910</u>
Liabilities		
Amounts owed to banks and other credit institutions	3,934,371	4,450,592
Financial liabilities at fair value through profit or loss	21,877	9,521
Deposits	1,521,254	1,602,477
Debt securities issued	4,158	15,073
Derivatives for fair value hedges	44,762	-
Fair value changes of hedged items	20,696	-
Impairments for off-balance sheet items (loan commitments and guaranties)	11,747	2,619
Other liabilities	216,816	49,735
Total liabilities	<u>5,775,681</u>	<u>6,130,017</u>
Profit (loss) for the current financial year	(267,031)	(1,107)
Total liabilities, equity and earnings	<u>5,508,650</u>	<u>6,128,910</u>



INCOME STATEMENT

	2009 III Q	2008 III Q
On placements with central bank	1,242	3,152
On financial assets at fair value trough profit or loss	15,186	674
On loans and other amounts receivable	183,036	240,982
On held to maturity investments	5,864	2,052
On hedging transactions	11,564	-
Interest income	<u>216,892</u>	<u>246,860</u>
On financial assets at fair value trough profit or loss	(12,912)	-
On liabilities to and placements from credit and financial institutions	(87,572)	(136,234)
On deposits	(38,897)	(34,662)
On bonds issued	-	(5,854)
On hedging transactions	(21,273)	-
Other	-	(2,547)
Interest expenses	<u>(160,654)</u>	<u>(179,297)</u>
Net interest income	<u>56,238</u>	<u>67,563</u>
Fee and commission income	15,872	16,503
Fee and commission expenses	(4,879)	(3,999)
Net fee and commission income	<u>10,993</u>	<u>12,504</u>
Net loss on trading securities and related derivatives	(448)	(646)
Net gain on interest bearing financial instruments and related derivatives	10	-
Net foreign exchange gain (loss)	1,608	(1,291)
Net loss on market goods and related derivatives	(68)	(73)
Net gain on other derivatives	928	677
Net result on hedging transactions	(10,803)	-
Net trading income	<u>(8,773)</u>	<u>(1,333)</u>
Other non-interest income	<u>1,786</u>	<u>1,665</u>
Salaries and benefits	(26,989)	(28,961)
Depreciation and amortisation	(2,340)	(2,739)
Premise rent and maintenance	(5,590)	(6,914)
Other operating expenses	(13,933)	(25,309)
Operating expenses	<u>(48,852)</u>	<u>(63,923)</u>
Impairment expenses for off-balance sheet items	<u>(10,305)</u>	<u>(2,619)</u>
Impairment expenses for investment in company	<u>(1,350)</u>	
Impairment expenses for loan portfolio, net of releases and recoveries	<u>(330,387)</u>	<u>(13,834)</u>
Profit (loss) before profit tax	<u>(330,650)</u>	<u>23</u>
Profit tax	63,619	(1,130)
Profit (loss) for the year	<u>(267,031)</u>	<u>(1,107)</u>



ASSET QUALITY AND RISK RATIOS

	2009 III Q	2008 III Q
Portfolio risk		
Loans and financial leasing to customers	4,752,582	5,056,200
Impairment losses	<u>(402,434)</u>	<u>(31,467)</u>
Loans and financial leasing to customers, net	<u>4,350,148</u>	<u>5,024,733</u>
Impairment rate	<u>8.47%</u>	<u>0.62%</u>
Risk ratios		
Liquidity ratio	<u>36.73%</u>	<u>40.27%</u>