



BALANCE SHEET

	<u>30/09/2010</u>	<u>30/09/2009</u>
Assets		
Cash and balances with the Bank of Lithuania	358,017	329,843
Financial assets at fair value through profit or loss	323,069	16,271
Due from banks and other credit institutions	166,366	88,174
Loans to customers, net	3,971,620	4,335,859
Financial leasing, net	32,736	14,289
Held to maturity investments	558,575	580,926
Fair value changes of hedged items	19,919	46,452
Tangible fixed assets	6,791	8,693
Intangible fixed assets	217	563
Investment into the leasing company	2,080	4,000
Deferred tax assets	28,850	73,335
Other assets, net	10,528	10,245
Total assets	<u>5,478,768</u>	<u>5,508,650</u>
Liabilities		
Amounts owed to banks and other credit institutions	2,245,900	3,934,371
Financial liabilities at fair value through profit or loss	222,629	21,877
Deposits	2,905,542	1,521,254
Debt securities issued	2,311	4,158
Derivatives for fair value hedges	36,640	44,762
Fair value changes of hedged items	6,308	20,696
Provisions for loan commitments and guaranties	15,097	11,747
Other liabilities	15,008	36,929
Total liabilities	<u>5,449,435</u>	<u>5,595,794</u>
Received compensation of current year loss	13,095	179,887
Profit [loss] for the period	16,238	(267,031)
Total liabilities and earnings	<u>5,478,768</u>	<u>5,508,650</u>



INCOME STATEMENT

	9 months 2010	9 months 2009
On placements with central bank	788	1,242
On loans and other amounts receivable	112,118	183,036
On held to maturity investments	8,024	5,864
On financial assets at fair value through profit or loss and hedging transactions	208,268	26,750
Interest income	329,198	216,892
On liabilities to and placements from credit and financial institutions	(15,166)	(87,572)
On deposits	(22,368)	(38,897)
On financial assets at fair value through profit or loss and hedging transactions	(221,426)	(34,185)
Interest expenses	(258,960)	(160,654)
Net interest income	70,238	56,238
Fee and commission income	15,069	15,872
Fee and commission expenses	(4,929)	(4,879)
Net fee and commission income	10,140	10,993
Net loss on trading securities and related derivatives	(166)	(448)
Net gain on interest bearing financial instruments and related derivatives	1,802	10
Net foreign exchange gain	3,122	1,608
Net loss on market goods and related derivatives	(8)	(68)
Net gain on other financial assets and derivatives	5,452	928
Net result on hedging transactions	(2,141)	(10,803)
Net trading income	8,061	(8,773)
Other non-interest income	2,144	1,786
Salaries and benefits	(24,161)	(26,989)
Depreciation and amortisation	(1,750)	(2,340)
Premise rent and maintenance	(5,471)	(5,590)
Other operating expenses	(11,738)	(13,933)
Operating expenses	(43,120)	(48,852)
Impairment expenses for investment in company	-	(1,350)
Impairment expenses for loan portfolio and provisions for off-balance sheet items	(25,997)	(340,692)
Profit (loss) before profit tax	21,466	(330,650)
Profit tax	(5,228)	63,619
Profit (loss) for the period	16,238	(267,031)



ASSET QUALITY AND RISK RATIOS

	<u>30/09/2010</u>	<u>30/09/2009</u>
Portfolio risk		
Loans and financial leasing to customers	<u>4,523,756</u>	<u>4,752,582</u>
Unpaid principal	4,509,974	4,737,439
Accrued and unpaid interest	20,618	22,293
Deferred income	(6,836)	(7,150)
Impairment loss, assessed individually	(406,309)	(269,888)
Impairment loss, assessed collectively	(113,091)	(132,546)
Loans and financial leasing to customers, net	<u>4,004,356</u>	<u>4,350,148</u>
Impairment rate	<u>11.48%</u>	<u>8.47%</u>
Risk ratios		
Liquidity ratio	<u>37.42%</u>	<u>36.73%</u>