



STATEMENT OF FINANCIAL POSITION

	<u>30/09/2011</u>	<u>30/09/2010</u>
Assets		
Cash and balances with the Bank of Lithuania	152,748	358,017
Financial assets at fair value through profit or loss	363,250	323,069
Due from banks and other credit institutions	58,732	166,366
Loans to customers, net	3,444,836	3,971,620
Financial leasing, net	52,054	32,736
Held to maturity investments	523,481	558,575
Fair value changes of hedged items	7,798	19,919
Investment property	21,229	3,789
Tangible fixed assets	1,628	3,002
Intangible fixed assets	72	217
Investment into the leasing company	4,512	2,080
Deferred tax assets	31,784	28,850
Other assets, net	8,896	10,528
Total assets	<u>4,671,020</u>	<u>5,478,768</u>
Liabilities		
Amounts owed to banks and other credit institutions	1,354,507	2,245,900
Financial liabilities at fair value through profit or loss	225,079	222,629
Deposits	3,004,157	2,905,542
Debt securities issued	-	2,311
Derivatives for fair value hedges	19,907	36,640
Fair value changes of hedged items	2,818	6,308
Provisions for loan commitments and guaranties	2,348	15,097
Other provisions	470	-
Other liabilities	16,021	15,008
Total liabilities	<u>4,625,307</u>	<u>5,449,435</u>
Received compensation of current year loss	-	13,095
Profit (loss) for the period	45,713	16,238
Total liabilities and earnings	<u>4,671,020</u>	<u>5,478,768</u>

Danske Bankas

STATEMENT OF COMPREHENSIVE INCOME

	9 months 2011	9 months 2010
On placements with central bank	878	788
On loans and other amounts receivable	100,403	112,118
On held to maturity investments	10,520	8,024
On financial assets at fair value through profit or loss and hedging transactions	204,177	208,268
Interest income	315,978	329,198
On liabilities to and placements from credit and financial institutions	(14,540)	(15,166)
On deposits	(25,808)	(22,368)
On financial assets at fair value through profit or loss and hedging transactions	(212,704)	(221,426)
Interest expenses	(253,052)	(258,960)
Net interest income	62,926	70,238
Fee and commission income	15,739	15,069
Fee and commission expenses	(5,207)	(4,929)
Net fee and commission income	10,532	10,140
Net loss on trading securities and related derivatives	-	(166)
Net result on interest bearing financial instruments and related derivatives	(223)	1,802
Net foreign exchange gain	2,943	3,122
Net loss on market goods and related derivatives	-	(8)
Net gain on other financial assets and derivatives	1,566	5,452
Net result on hedging transactions	3,550	(2,141)
Net trading income	7,836	8,061
Other non-interest income	1,975	2,144
Salaries and benefits	(26,178)	(24,161)
Depreciation and amortisation	(971)	(1,750)
Premise rent and maintenance	(4,993)	(5,471)
Other operating expenses	(12,664)	(11,738)
Operating expenses	(44,806)	(43,120)
Impairment (expenses)/reversals for loan portfolio and (provisions)/ reversals of provisions for off-balance sheet items	11,654	(25,997)
Profit (loss) before profit tax	50,117	21,466
Profit tax	(4,404)	(5,228)
Profit (loss) for the period	45,713	16,238
Other comprehensive income, net of tax	-	-
Total comprehensive income, net of tax	45,713	16,238



ASSET QUALITY AND RISK RATIOS

	<u>30/09/2011</u>	<u>30/09/2010</u>
PORTFOLIO QUALITY		
Loans and financial leasing to customers	<u>4,036,821</u>	<u>4,523,756</u>
Unpaid principal	4,022,259	4,509,974
Accrued and unpaid interest	20,807	20,618
Deferred income	<u>(6,245)</u>	<u>(6,835)</u>
Impairment loss, assessed individually	(467,082)	(406,309)
Impairment loss, assessed collectively	<u>(72,849)</u>	<u>(113,091)</u>
Loans and financial leasing to customers, net	<u>3,496,890</u>	<u>4,004,356</u>
Impairment rate	<u>13.38%</u>	<u>11.48%</u>
RISK RATIOS		
Liquidity ratio	<u>33.76%</u>	<u>37.42%</u>