



STATEMENT OF FINANCIAL POSITION

	<u>30/06/2011</u>	<u>30/06/2010</u>
Assets		
Cash and balances with the Bank of Lithuania	274,759	350,103
Financial assets at fair value through profit or loss	267,695	517,899
Due from banks and other credit institutions	147,953	166,360
Loans to customers, net	3,527,135	3,878,151
Financial leasing, net	44,604	33,865
Held to maturity investments	523,112	558,106
Fair value changes of hedged items	10,237	24,908
Investment property	20,368	3,789
Tangible fixed assets	1,902	3,239
Intangible fixed assets	97	297
Investment into the leasing company	4,512	2,080
Deferred tax assets	33,093	33,238
Other assets, net	9,043	10,147
Total assets	<u>4,864,510</u>	<u>5,582,182</u>
Liabilities		
Amounts owed to banks and other credit institutions	1,658,824	2,171,141
Financial liabilities at fair value through profit or loss	139,001	437,093
Deposits	2,986,046	2,841,857
Debt securities issued	-	2,311
Derivatives for fair value hedges	22,935	48,281
Fair value changes of hedged items	4,525	7,237
Provisions for loan commitments and guaranties	2,519	16,333
Other provisions	470	-
Other liabilities	17,296	48,757
Total liabilities	<u>4,831,616</u>	<u>5,573,010</u>
Received compensation of current year loss	-	13,095
Profit (loss) for the period	32,894	(3,923)
Total liabilities and earnings	<u>4,864,510</u>	<u>5,582,182</u>



STATEMENT OF COMPREHENSIVE INCOME

	6 months 2011	6 months 2010
On placements with central bank	541	538
On loans and other amounts receivable	66,278	76,927
On held to maturity investments	7,396	5,312
On financial assets at fair value through profit or loss and hedging transactions	135,080	140,126
Interest income	209,295	222,903
On liabilities to and placements from credit and financial institutions	(9,603)	(10,831)
On deposits	(15,448)	(15,512)
On financial assets at fair value through profit or loss and hedging transactions	(141,453)	(149,002)
Interest expenses	(166,504)	(175,345)
Net interest income	42,791	47,558
Fee and commission income	10,506	10,067
Fee and commission expenses	(3,509)	(3,096)
Net fee and commission income	6,997	6,971
Net loss on trading securities and related derivatives	-	(130)
Net gain on interest bearing financial instruments and related derivatives	1,433	942
Net foreign exchange gain	1,955	2,086
Net loss on market goods and related derivatives	-	(8)
Net gain on other financial assets and derivatives	1,283	4,027
Net result on hedging transactions	4,066	(4,201)
Net trading income	8,737	2,716
Other non-interest income	1,290	1,080
Salaries and benefits	(17,622)	(16,469)
Depreciation and amortisation	(672)	(1,225)
Premise rent and maintenance	(3,344)	(3,801)
Other operating expenses	(8,352)	(7,938)
Operating expenses	(29,990)	(29,433)
Impairment (expenses)/reversals for loan portfolio and (provisions)/ reversals of provisions for off-balance sheet items	6,164	(31,975)
Profit (loss) before profit tax	35,989	(3,083)
Profit tax	(3,095)	(840)
Profit (loss) for the period	32,894	(3,923)
Other comprehensive income, net of tax	-	-
Total comprehensive income, net of tax	32,894	(3,923)



ASSET QUALITY AND RISK RATIOS

	<u>30/06/2011</u>	<u>30/06/2010</u>
PORTFOLIO QUALITY		
Loans and financial leasing to customers	<u>4,114,657</u>	<u>4,438,426</u>
Unpaid principal	4,101,968	4,424,657
Accrued and unpaid interest	19,177	20,800
Deferred income	<u>(6,489)</u>	<u>(7,031)</u>
Impairment loss, assessed individually	(468,978)	(398,737)
Impairment loss, assessed collectively	<u>(73,940)</u>	<u>(127,673)</u>
Loans and financial leasing to customers, net	<u>3,571,739</u>	<u>3,912,016</u>
Impairment rate	<u>13.19%</u>	<u>11.86%</u>
RISK RATIOS		
Liquidity ratio	<u>37.42%</u>	<u>33.84%</u>