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## THE GROUP'S AND BANK'S STATEMENT OF FINANCIAL POSITION

			30 09 2014
ASSETS	Group	Fin.group	Bank
Cash and cash equivalents	455 231	455 229	455 229
Due from other banks and financial institutions	13 622	13 622	13 622
Trading securities	108 975	238 975	208 975
Derivative financial instruments	24 396	24 396	23 057
Loans to customers	2 395 007	2 480 500	2 763 018
Finance lease receivables	186 068	186 260	19 395
Investment securities:	00 515	00 201	70 524
- available-for-sale	80 515	80 281	79 531
- held-to-maturity	1 601 380	1 597 107	1 579 702
Investments in subsidiaries	0	34 554	42 901
Intangible assets	1 561	1 374	1 227
Tangible fixed assets	37 758 50 360	36 929	34 600
Investment property	59 360	21 427	15 582
Income tax prepayment Deferred income tax assets	0 1 983	1 655	0
	174 081	1 655 109 713	33 713
Other assets Assets clasified as held for sale	383 488	158 294	154 547
Total assets	5 <b>523 425</b>	5 440 316	5 425 099
Total assets	5 525 425	5 440 510	5 425 099
LIABILITIES			
Due to other banks and financial institutions	265 065	287 675	287 701
Liabilities at fair value through profit or loss	67 803	67 803	67 803
Due to customers	4 688 920	4 689 729	4 689 761
Special and lending funds	2 233	2 233	2 233
Income tax liabilities	1 969	1 314	1 314
Deferred income tax liabilities	5 657	1 346	1 314
Other liabilities	37 377	30 402	16 908
Liabilities related to assets clasified as held for sale	91 572	0	0
Total liabilities	5 160 596	5 080 502	5 067 034
EQUITY			
Capital and reserves attributable to equity holders of the			
parent			
Share capital	270 000	270 000	270 000
Share premium	12 719	12 719	12 719
Reserve capital	2 611	2 611	2 611
Statutory reserve	5 005	5 003	4 403
Financial assets revaluation rezerve	1 953	1 953	1 953
Retained earnings	70 541	67 528	66 379
Non controlling interest in equity	0	0, 320	0
Total equity	362 829	359 81 <del>4</del>	358 065
Total liabilities and equity	5 523 425	5 440 316	5 425 099
	<b>- :</b>	<b></b>	



## THE GROUP'S AND BANK'S INCOME STATEMENT

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30	09	2014

Net part   143 752   152 444   144 987   162 149   (62 149)   (6				30 09 2014
Interest expense and similar charges   (62 112)   (62 149)   (62 149)     Net interest income		Group	Fin.group	Bank
Net interest income         81 640         90 295         82 838           Fee and commission income         22 559         22 952         23 092           Fee and commission expense         (10 000)         (10 000)         (8 895)           Net fee and commission income         12 559         12 952         14 197           Net loss from embedded derivatives         (8 475)         (8 475)         (8 475)           Net joss on financial liabilities at fair value through profit or loss         (114) </td <td>Interest and similar income</td> <td>143 752</td> <td>152 444</td> <td>144 987</td>	Interest and similar income	143 752	152 444	144 987
Pee and commission income	Interest expense and similar charges	(62 112)	(62 149)	(62 149)
Net fee and commission income   12 559   12 952   14 197     Net loss from embedded derivatives   (8 475)   (8 475	Net interest income	81 640	90 295	82 838
Net fee and commission income         12 559         12 952         14 197           Net loss from embedded derivatives         (8 475)         (8 475)         (8 475)           Net loss on financial liabilities at fair value through profit or loss         (114)         (114)         (114)           Net goin on operations with securities         8 202         8 202         8 136           Net gain on operations with securities         23 181         23 181         23 181           Net gain from derecognition of financial assets         23 181         23 181         23 181           Net gain on disposal of assets         1 153         824         804           Other operating income         18 980         2 695         2 244           Salaries and related expenses         (33 963)         (33 118)         (30 385)           Depreciation and amortization         (3 587)         (3 485)         (3 004)           Other expenses         (33 127)         (19 009)         (18 794)           Operating profit before impairment losses         74 284         81 783         78 464           Impairment losses on loans and other assets         (52 358)         (48 693)         (35 424)           Impairment losses on investments in subsidiaries         0         (14 486)         (24 553) <td>Fee and commission income</td> <td>22 559</td> <td>22 952</td> <td>23 092</td>	Fee and commission income	22 559	22 952	23 092
Net loss from embedded derivatives         (8 475)         (8 11 4)         (1 4 86)         (2 4 581)         (8 475)         (8 475)         (8 475)         (8 475)         (8 475)         (8 475)         (8 475)         (8 475)         (8 475)         (8 475)         (8 475)         (8 475)         (8 475)         (8 475)         (8 475)         (8 475)         (8 475)	Fee and commission expense	(10 000)	(10 000)	(8 895)
Net loss on financial liabilities at fair value through profit or loss         (114)         (114)         (114)           Net gain on operations with securities         8 202         8 202         8 136           Net foreign exchange gain         7 835         7 835         7 836           Net gain from derecognition of financial assets         23 181         23 181         23 181           Net gain on disposal of assets         1 153         824         804           Other operating income         18 980         2 695         2 244           Salaries and related expenses         (33 963)         (33 118)         (30 385)           Depreciation and amortization         (3 587)         (3 485)         (3 004)           Other expenses         (33 127)         (19 009)         (18 794)           Operating profit before impairment losses         74 284         81 783         78 464           Impairment losses on loans and other assets         (52 358)         (48 693)         (35 424)           Impairment losses on investments in subsidiaries         0         (14 486)         (24 553)           Dividends from investments in subsidiaries         0         21 053         21 053           Profit from continuing operations, net of tax         19 274         0         0	Net fee and commission income	12 559	12 952	14 197
Net gain on operations with securities         8 202         8 1202         8 1202         8 126         Net foreign exchange gain         7 835         7 835         7 836           Net gain from derecognition of financial assets         23 181         24 804         804         804         2695         2 244         52 244         53 181         23 187         24 48         24 48         24 281         24 281         28 28 28         23 28 28         23 2	Net loss from embedded derivatives	(8 475)	(8 475)	(8 475)
Net gain on operations with securities         8 202         8 1202         8 1202         8 126         Net foreign exchange gain         7 835         7 835         7 836           Net gain from derecognition of financial assets         23 181         24 804         804         804         2695         2 244         52 244         53 181         23 187         24 48         24 48         24 281         24 281         28 28 28         23 28 28         23 2	Net loss on financial liabilities at fair value through profit or loss	(114)	(114)	(114)
Net gain from derecognition of financial assets         23 181         23 181         23 181           Net gain on disposal of assets         1 153         824         804           Other operating income         18 980         2 695         2 244           Salaries and related expenses         (33 963)         (33 118)         (33 085)           Depreciation and amortization         (3 587)         (3 485)         (3 004)           Other expenses         (33 127)         (19 009)         (18 794)           Operating profit before impairment losses         74 284         81 783         78 464           Impairment losses on loans and other assets         (52 358)         (48 693)         (35 424)           Impairment losses on investments in subsidiaries         0         (14 486)         (24 553)           Dividends from investments in subsidiaries         0         21 053         21 053           Profit from continuing operations before income tax         21 926         39 657         39 540           Profit from discontinued operations, net of tax         19 274         0         0           Income tax (expense)         (6 001)         (5 990)         (6 643)           Net profit attributable to:         0         0         32 897           from continuing op	Net gain on operations with securities	8 202	8 202	8 136
Net gain from derecognition of financial assets         23 181         23 181         23 181         284         804           Other operating income         18 980         2 695         2 244         Salaries and related expenses         (33 963)         (33 118)         (30 385)         Depreciation and amortization         (3 587)         (3 485)         (3 004)         Other expenses         (33 127)         (19 009)         (18 794)         Operating profit before impairment losses         74 284         81 783         78 464           Impairment losses on loans and other assets         (52 358)         (48 693)         (35 424)           Impairment losses on investments in subsidiaries         0         (14 486)         (24 553)           Dividends from investments in subsidiaries         0         21 053         21 053           Profit from continuing operations before income tax         21 926         39 657         39 540           Profit from discontinued operations, net of tax         19 274         0         0           Income tax (expense)         (6 001)         (5 990)         (6 643)           Net profit attributable to:         0         0         0           Owners of the Bank from continuing operations         15 925         33 667         32 897           from discontinued operations	Net foreign exchange gain	7 835	7 835	7 836
Other operating income         18 980         2 695         2 244           Salaries and related expenses         (33 963)         (33 118)         (30 385)           Depreciation and amortization         (3 587)         (3 485)         (3 004)           Other expenses         (33 127)         (19 009)         (18 794)           Operating profit before impairment losses         74 284         81 783         78 464           Impairment losses on loans and other assets         (52 358)         (48 693)         (35 424)           Impairment losses on investments in subsidiaries         0         (14 486)         (24 553)           Dividends from investments in subsidiaries         0         21 053         21 053           Profit from continuing operations before income tax         21 926         39 657         39 540           Profit from discontinued operations, net of tax         19 274         0         0           Income tax (expense)         (6 001)         (5 990)         (6 643)           Net profit attributable to:         35 199         33 667         32 897           from continuing operations         15 925         33 667         32 897           from discontinued operations         0         0         0           Net profit attributable to:	Net gain from derecognition of financial assets	23 181	23 181	23 181
Other operating income         18 980         2 695         2 244           Salaries and related expenses         (33 963)         (33 118)         (30 385)           Depreciation and amortization         (3 587)         (3 485)         (3 004)           Other expenses         (33 127)         (19 009)         (18 794)           Operating profit before impairment losses         74 284         81 783         78 464           Impairment losses on loans and other assets         (52 358)         (48 693)         (35 424)           Impairment losses on investments in subsidiaries         0         (14 486)         (24 553)           Dividends from investments in subsidiaries         0         21 053         21 053           Profit from continuing operations before income tax         21 926         39 657         39 540           Profit from discontinued operations, net of tax         19 274         0         0           Income tax (expense)         (6 001)         (5 990)         (6 643)           Net profit attributable to:         35 199         33 667         32 897           from continuing operations         15 925         33 667         32 897           from discontinued operations         0         0         0           Net profit attributable to:			824	804
Salaries and related expenses         (33 963)         (33 118)         (30 385)           Depreciation and amortization         (35 587)         (3 485)         (3 004)           Other expenses         (19 009)         (18 794)           Operating profit before impairment losses         74 284         81 783         78 464           Impairment losses on loans and other assets         (52 358)         (48 693)         (35 424)           Impairment losses on investments in subsidiaries         0         (14 486)         (24 553)           Dividends from investments in subsidiaries         0         21 053         21 053           Profit from continuing operations before income tax         21 926         39 657         39 540           Profit from discontinued operations, net of tax         19 274         0         0         0           Income tax (expense)         (6 001)         (5 990)         (6 643)           Net profit attributable to:         35 199         33 667         32 897           Owners of the Bank from continuing operations         15 925         33 667         32 897           from discontinued operations         19 274         0         0         0           Non controlling interest (from continuing operations         0,0         0         0         0<		18 980		2 244
Depreciation and amortization Other expenses         (3 587) (3 587) (19 00) (18 794) (18 794)         (3 127) (19 00) (18 794)         (3 004) (18 794) (18 794)           Operating profit before impairment losses         74 284         81 783         78 464           Impairment losses on loans and other assets         (52 358)         (48 693)         (35 424)           Impairment losses on investments in subsidiaries         0         (14 486)         (24 553)           Dividends from investments in subsidiaries         0         21 053         21 053           Profit from continuing operations before income tax         21 926         39 657         39 540           Profit from discontinued operations, net of tax         19 274         0         0         0           Income tax (expense)         (6 001)         (5 990)         (6 643)           Net profit attributable to:         35 199         33 667         32 897           from continuing operations         15 925         33 667         32 897           from discontinued operations         19 274         0         0           Non controlling interest (from continuing operations)         0         0         0           Basic earnings per share (in LTL per share) attributable to owners of the Bank from continuing operations         0,14         0,14         0,14         <				
Other expenses Operating profit before impairment losses         (33 127)         (19 009)         (18 794)           Operating profit before impairment losses         74 284         81 783         78 464           Impairment losses on loans and other assets         (52 358)         (48 693)         (35 424)           Impairment losses on investments in subsidiaries         0         (14 486)         (24 553)           Profit from continuing operations before income tax         21 926         39 657         39 540           Profit from discontinued operations, net of tax         19 274         0         0           Income tax (expense)         (6 001)         (5 990)         (6 643)           Net profit         35 199         33 667         32 897           from continuing operations         15 925         33 667         32 897           from discontinued operations         19 274         0         0           Non controlling interest (from continuing operations)         0         0         0           Basic earnings per share (in LTL per share) attributable to owners of the Bank from continuing operations         0,06         0         0           from discontinued operations         0,06         0         0         0				
Operating profit before impairment losses74 28481 78378 464Impairment losses on loans and other assets(52 358)(48 693)(35 424)Impairment losses on investments in subsidiaries0(14 486)(24 553)Dividends from investments in subsidiaries021 05321 053Profit from continuing operations before income tax21 92639 65739 540Profit from discontinued operations, net of tax19 27400Income tax (expense)(6 001)(5 990)(6 643)Net profit35 19933 66732 897Wet profit attributable to:35 19933 66732 897Owners of the Bank35 19933 66732 897from continuing operations15 92533 66732 897from discontinued operations19 27400Non controlling interest (from continuing operations)000Basic earnings per share (in LTL per share) attributable to owners of the Bank from continuing operations0,140from discontinued operations0,0600from discontinued operations0,08Diluted earnings per share (in LTL per share) attributable to owners of the Bank from continuing operations0,12Owners of the Bank from continuing operations0,12From continuing operations0,06				
Impairment losses on investments in subsidiaries 0 (14 486) (24 553)  Dividends from investments in subsidiaries 0 21 053 21 053  Profit from continuing operations before income tax 21 926 39 657 39 540  Profit from discontinued operations, net of tax 19 274 0 0 0 Income tax (expense) (6 001) (5 990) (6 643)  Net profit attributable to:  Owners of the Bank 35 199 33 667 32 897  from continuing operations 15 925 33 667 32 897  from discontinued operations 19 274 0 0 0 Non controlling interest (from continuing operations) 0 0 0  Basic earnings per share (in LTL per share) attributable to owners of the Bank 0,14 from continuing operations 0,06 from discontinued operations 0,08  Diluted earnings per share (in LTL per share) attributable to owners of the Bank 0,18 from continuing operations 0,08  Diluted earnings per share (in LTL per share) attributable to owners of the Bank 0,18 from continuing operations 0,08	·			
Dividends from investments in subsidiaries 0 21 053 21 053  Profit from continuing operations before income tax 21 926 39 657 39 540  Profit from discontinued operations, net of tax 19 274 0 0 0 6 10 10 (5 990) (6 643)  Net profit	Impairment losses on loans and other assets	(52 358)	(48 693)	(35 424)
Profit from continuing operations before income tax  21 926  39 657  39 540  Profit from discontinued operations, net of tax Income tax (expense) Income tax	Impairment losses on investments in subsidiaries	0	(14 486)	(24 553)
Profit from discontinued operations, net of tax 19 274 0 0 6 643) Income tax (expense) (6 001) (5 990) (6 643)  Net profit 35 199 33 667 32 897  Net profit attributable to:  Owners of the Bank 35 199 33 667 32 897 from continuing operations 15 925 33 667 32 897 from discontinued operations 19 274 0 0 0 Non controlling interest (from continuing operations) 0 0 0 0  Basic earnings per share (in LTL per share) attributable to owners of the Bank 0,14 from continuing operations 0,06 from discontinued operations 0,08  Diluted earnings per share (in LTL per share) attributable to owners of the Bank 0,08  Diluted earnings per share (in LTL per share) attributable to owners of the Bank 0,12 from continuing operations 0,06	Dividends from investments in subsidiaries	0	21 053	21 053
Income tax (expense) (6 001) (5 990) (6 643)  Net profit 35 199 33 667 32 897  Net profit attributable to:  Owners of the Bank 35 199 33 667 32 897  from continuing operations 15 925 33 667 32 897  from discontinued operations 19 274 0 0 0  Non controlling interest (from continuing operations) 0 0 0  Basic earnings per share (in LTL per share) attributable to owners of the Bank 0,14  from continuing operations 0,06  from discontinued operations 0,08  Diluted earnings per share (in LTL per share) attributable to owners of the Bank 0,12  from continuing operations 0,06  from discontinued operations 0,06  from discontinued operations 0,06	Profit from continuing operations before income tax	21 926	39 657	39 540
Net profit35 19933 66732 897Owners of the Bank from continuing operations from discontinued operations Non controlling interest (from continuing operations)35 199 15 925 133 667 19 274 0 <td></td> <td></td> <td></td> <td>-</td>				-
Net profit attributable to:  Owners of the Bank from continuing operations from discontinued operations Non controlling interest (from continuing operations)  Basic earnings per share (in LTL per share) attributable to owners of the Bank from continuing operations  Diluted earnings per share (in LTL per share) attributable to owners of the Bank from discontinued operations O,06 from discontinued operations  Diluted earnings per share (in LTL per share) attributable to owners of the Bank O,12 from continuing operations O,06	Income tax (expense)	(6 001)	(5 990)	(6 643)
Owners of the Bank from continuing operations 15 925 33 667 32 897 from discontinued operations 15 925 33 667 32 897 from discontinued operations 19 274 0 0 0 Non controlling interest (from continuing operations) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Net profit	35 199	33 667	32 897
Owners of the Bank from continuing operations 15 925 33 667 32 897 from discontinued operations 15 925 33 667 32 897 from discontinued operations 19 274 0 0 0 Non controlling interest (from continuing operations) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Not mustit attailmetable to			
from continuing operations from discontinued operations Non controlling interest (from continuing operations)  Basic earnings per share (in LTL per share) attributable to owners of the Bank from continuing operations  Diluted earnings per share (in LTL per share) attributable to owners of the Bank from discontinued operations  Diluted earnings per share (in LTL per share) attributable to owners of the Bank owners of the Bank from continuing operations  0,12 from continuing operations 0,06		25 100	22.667	22.007
from discontinued operations 19 274 0 0 0 Non controlling interest (from continuing operations) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
Non controlling interest (from continuing operations) 0 0 0  Basic earnings per share (in LTL per share) attributable to owners of the Bank 0,14 from continuing operations 0,06 from discontinued operations 0,08  Diluted earnings per share (in LTL per share) attributable to owners of the Bank 0,12 from continuing operations 0,06			_	_
Basic earnings per share (in LTL per share) attributable to owners of the Bank 0,14 from continuing operations 0,06 from discontinued operations 0,08  Diluted earnings per share (in LTL per share) attributable to owners of the Bank 0,12 from continuing operations 0,06		_		
of the Bank 0,14 from continuing operations 0,06 from discontinued operations 0,08  Diluted earnings per share (in LTL per share) attributable to owners of the Bank 0,12 from continuing operations 0,06	Non controlling interest (from continuing operations)	U	Ü	Ü
from continuing operations 0,06 from discontinued operations 0,08  Diluted earnings per share (in LTL per share) attributable to owners of the Bank 0,12 from continuing operations 0,06	Basic earnings per share (in LTL per share) attributable to owners			
from discontinued operations  0,08  Diluted earnings per share (in LTL per share) attributable to owners of the Bank 0,12 from continuing operations  0,08	of the Bank	0,14		
from discontinued operations  0,08  Diluted earnings per share (in LTL per share) attributable to owners of the Bank 0,12 from continuing operations  0,08	from continuing operations	0,06		
owners of the Bank 0,12 from continuing operations 0,06				
owners of the Bank 0,12 from continuing operations 0,06	Diluted earnings per share (in LTL per share) attributable to			
from continuing operations 0,06		0.12		
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## THE GROUP'S AND BANK'S STATEMENT OF COMPREHENSIVE INCOME

	Lt thousand 30 09 2014		
	Group	Fin.group	Bank
Net profit	35 199	33 667	32 897
Other comprehensive income			
Gain from revaluation of financial assets	4 649	4 649	4 649
Deferred income tax on loss from revaluation of financial assets	( 706)	(706)	( 706)
Other comprehensive income, net of tax	3 943	3 943	3 943
Total comprehensive income:	39 142	37 610	36 840
Total comprehensive income (loss) attributable to:			
Equity holders of the Bank	39 142	37 610	36 8 <del>4</del> 0
from continuing operations	19 868	37 610	36 840
from discontinued operations	19 274	0	0
Non controlling interest (from continuing operations)	0	0	0