

AB DNB Bankas Financial Statements

(in accordance with BoL requirements)

III quarter

2012



30 September 2012

LTL thou

	Bank	Financial group*
	_____	_____
Interest income	275,566	284,318
Interest expense	(98,321)	(98,320)
<u>Net interest income</u>	<u>177,245</u>	<u>185,998</u>
Fee and commission income	76,969	75,340
Fee and commission expense	(15,052)	(15,119)
<u>Net interest fee and commission income</u>	<u>239,162</u>	<u>246,219</u>
Net gain on operations with securities and derivative financial instruments	13,993	11,471
Net foreign exchange result	17,496	17,507
Impairment losses and provisions	(35,194)	(36,207)
Other income	11,799	13,232
Personnel expenses	(75,818)	(76,343)
Depreciation and amortisation	(8,907)	(9,014)
Other administrative expenses	(86,556)	(87,754)
<u>Profit (loss) before taxes</u>	<u>75,975</u>	<u>79,111</u>
Income tax	-	(349)
<u>Net profit (loss) for the period</u>	<u>75,975</u>	<u>78,762</u>
Profit (loss) attributable to:		
Equity holders of the parent	75,975	78,762

* Financial group include the Bank and subsidiaries engaged in financial services activities AB DNB Lizingas and UAB DNB Investicijų valdymas



B. Lund
President



J. Šaučiūnienė
Chief Accountant

AB DNB Bankas
STATEMENT OF COMPREHENSIVE INCOME (EXPENSE)

30 September 2012
LTL thou

	Bank	Financial group*
	<hr/>	<hr/>
<u>Profit (loss) for the period</u>	<u>75,975</u>	<u>78,762</u>
Other comprehensive income (expenses), net of tax available for sale assets revaluation	-	115
Total other comprehensive income, net of tax	-	115
<u>Total comprehensive income(expenses) for the period, net of tax</u>	<u>75,975</u>	<u>78,877</u>
Attributable to:		
Equity holders of the parent	75,975	78,877

* Financial group include the Bank and subsidiaries engaged in financial services activities UAB DNB Lizingas and UAB DNB Investicijų valdymas



B. Lund
President



J.Šaučiūnienė
Chief Accountant

STATEMENT OF FINANCIAL POSITIONS

30 September 2012

LTL thou

	Bank	Financial group*
ASSETS		
Cash and balances with central banks	415,939	415,939
Due from banks	937,531	937,531
Trading securities	29,090	29,090
Securities designated at fair value through profit or loss	516,912	522,807
Derivative financial instruments	22,455	22,455
Securities available-for-sale	975	975
Loans and advances to customers	8,959,304	8,679,163
Finance lease receivables	-	288,311
Investments in subsidiaries	182,154	104,721
Property plant and equipment	88,562	88,929
Intangible assets	7,741	7,754
Deferred income tax asset	29,804	29,778
Other assets	71,077	100,688
Total assets	11,261,544	11,228,141
LIABILITIES AND EQUITY		
Due to banks	4,195,920	4,195,920
Derivative financial instruments	34,616	34,616
Due to customers	5,441,088	5,438,672
Debt securities in issue	75,627	75,627
Subordinated loans	-	-
Provisions	50,208	278
Other liabilities	79,558	92,214
Total liabilities	9,877,017	9,837,327
Equity attributable to equity holders of parent		
Ordinary shares	656,665	656,665
Share premium	282,929	282,929
Retained earnings	79,639	85,726
Reserves	365,294	365,494
Total shareholders' equity	1,384,527	1,390,814
Total liabilities and equity	11,261,544	11,228,141

*Financial group includes the Bank and subsidiaries engaged in financial services activities AB DNB Lizingas and UAB DNB Investicijų, valdymas



B. Lund
President



J. Šaučiūnienė
Chief Accountant

ASSETS QUALITY INFORMATION

30 September 2012
(LTL mio)

	Impaired loans		
	Total amount	Total amount	Specific provisions
Individually assessed loans	5,717.4	1,775.7	605.7
Collectively assessed loans (excluding payment cards)*	3,918.7	666.9	87.6
Total	9,636.1	2,442.6	693.3

- Mortgage loans to private individuals up to 0,5 LTL mio, consumer loans to private individuals up to 0.05 LTL mio, loans to farmers and SME up to 0,3 mio LTL.

IMPAIRMENT LOSSES (SPECIFIC PROVISIONS) FOR LOANS AND OTHER ASSETS

30 September 2012

Ratios	Amount in LTL thou	Percentage
Specific provisions for loans	737,153	
Gross loans to customers	9,696,457	
Specific provisions to total loans granted to customers ratio		7.6
Specific provisions for other assets	127	
Other assets	101,008	
Specific provisions for other assets to all other assets		0.1

INFORMATION ON THE COMPLIANCE WITH PRUDENTIAL RATIOS FOR BANKING ACTIVITIES
30 September 2012
(percent)

Name of the ratio	Factual (quarterly annual) amount
Liquidity	37.78
Capital adequacy	14.15
Overall open position	0.14
Maximum position in one currency (KZT)	0.07
Maximum exposure	< = 25 pct.
	18.45
	< = 75 pct. (for subsidiaries)
	56.15
Liquidity buffer covers net funding gap under stressed market conditions according to possible scenario during survival period (expressed as the number of times)	4.8

30 September 2012
(percent)

Return on equity (ROE)	7.4
Return on assets (ROA)	0.9

RATINGS

With Norway's DNB Bank ASA becoming the sole shareholder of AB DNB Bankas it has been decided that AB DNB Bankas shall use the ratings as assigned to the parent bank. No separate credit ratings are set for AB DNB Bankas starting 21 March 2011.

Full rating's history of DNB Bank ASA and the latest reports are presented on AB DNB Bankas' website www.dnb.lt in the section About the bank – financial reports – ratings.

During the reporting quarter AB DNB Bankas acted in compliance with all ratios set by the Legal Acts and no sanctions were imposed on the bank.