

# **AB DNB Bankas Financial Statements**

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(in accordance with BoL requirements)

III quarter

2015



30 September 2015

EUR thou

	Bank	Financial group*
Interest income	56,669	58,840
Interest expense	(11,578)	(11,579)
<b><u>Net interest income</u></b>	<b><u>45,091</u></b>	<b><u>47,261</u></b>
Fee and commission income	25,308	25,638
Fee and commission expense	(5,969)	(6,004)
<b><u>Net interest fee and commission income</u></b>	<b><u>64,430</u></b>	<b><u>66,895</u></b>
Net gain on operations with securities, derivative financial instruments and foreign exchange	8,857	8,277
Impairment losses and provisions	(7,450)	(7,346)
Other income	2,514	3,872
Personnel expenses	(20,763)	(21,256)
Depreciation and amortisation	(2,915)	(3,304)
Other administrative expenses	(26,102)	(28,159)
<b><u>Profit (loss) before taxes</u></b>	<b><u>18,571</u></b>	<b><u>18,979</u></b>
Income tax	(3,134)	(3,260)
<b><u>Net profit (loss) for the period</u></b>	<b><u>15,437</u></b>	<b><u>15,719</u></b>
<b>Profit (loss) attributable to:</b>		
Equity holders of the parent	15,437	15,719

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



B. Lund  
President



J. Šaučiūnienė  
Chief Accountant

**AB DNB Bankas**  
**STATEMENT OF COMPREHENSIVE INCOME (EXPENSE)**

**30 September 2015**  
EUR thou

	<b>Bank</b>	<b>Financial group*</b>
<b><u>Profit (loss) for the period</u></b>	<b><u>15,437</u></b>	<b><u>15,719</u></b>
Other comprehensive income (expenses) to be reclassified to profit or loss in subsequent periods :		
available for sale assets revaluation	-	-
Total other comprehensive income to be reclassified to profit or loss in subsequent periods	-	-
<b><u>Total comprehensive income(expenses) for the period, net of tax</u></b>	<b><u>15,437</u></b>	<b><u>15,719</u></b>
<b>Attributable to:</b>		
Equity holders of the parent	15,437	15,719

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



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## STATEMENT OF FINANCIAL POSITIONS

30 September 2015

EUR thou

	Bank	Financial group*
	<hr/>	<hr/>
<b>ASSETS</b>		
Cash and balances with central banks	101,930	101,930
Due from banks and other credit institutions	749,194	749,194
Financial assets held for trading	24,911	24,911
Financial assets designated at fair value through profit or loss	56,165	57,112
Derivative financial instruments	4,685	4,685
Loans and advances to customers	2,923,156	2,769,522
Finance lease receivables	-	138,351
Investments in subsidiaries	71,442	892
Investment in an associate	493	493
Investment property	36	70,868
Property, plant and equipment	22,727	24,562
Intangible assets	3,278	4,395
Deferred income tax asset	3,363	3,363
Other assets	4,734	8,311
Non-current assets and disposal groups held for sale	29	2,194
<b>Total assets</b>	<b>3,966,143</b>	<b>3,960,783</b>
<b>LIABILITIES AND EQUITY</b>		
Due to banks and other credit institutions	1,248,400	1,248,400
Derivative financial instruments	7,815	7,815
Due to customers	2,242,100	2,238,931
Provisions	10,719	635
Other liabilities	14,220	17,802
<b>Total liabilities</b>	<b>3,523,254</b>	<b>3,513,583</b>
<b>Equity attributable to equity holders of parent</b>		
Ordinary shares	190,205	190,205
Share premium	81,942	81,942
Retained earnings	59,214	63,467
Reserves	111,528	111,586
<b>Total shareholders' equity</b>	<b>442,889</b>	<b>447,200</b>
<b>Total liabilities and equity</b>	<b>3,966,143</b>	<b>3,960,783</b>

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



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## ASSETS QUALITY INFORMATION

30 September 2015  
(EUR mio)

### Impaired loans

	Total amount	Total amount	Specific provisions
Individually assessed loans	2,257.8	256.0	86.6
Collectively assessed loans*	1,436.6	49.7	9.1
Total	3,694.4	305.7	95.7

\* Mortgage loans to private individuals up to 0.289 EUR mio, consumer loans to private individuals up to 0.01 EUR mio, loans to farmers and business customers up to 0.289 mio EUR.

## IMPAIRMENT LOSSES (SPECIFIC PROVISIONS) FOR LOANS AND OTHER ASSETS

30 September 2015

Ratios	Amount in EUR thou	Percentage
Specific provisions for loans	114,825	
Gross loans to customers	3,037,981	
Specific provisions to total loans granted to customers ratio		3.8
Specific provisions for other assets	40	
Other assets	8,137	
Specific provisions for other assets to all other assets		0.5

**INFORMATION ON THE COMPLIANCE WITH PRUDENTIAL RATIOS FOR BANKING ACTIVITIES**  
**30 September 2015**

(percent)

Name of the ratio	Factual (quarterly annual) amount
Capital adequacy	17.07
Liquidity coverage	149.28

**30 September 2015**  
(percent)

Return on equity (ROE)	4.7
Return on assets (ROA)	0.5

**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](http://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.**