

Securities Commission of the Republic of Lithuania

26 11 2009 Nr. 30.21-131/52

## Interim confirmation of responsible persons

This confirmation of responsible persons regarding condensed consolidated financial information of AB DnB NORD Bankas as of 30 September 2009 is provided following Law of Republic of Lithuania on securities, dated 18 January 2007 and Lithuanian Securities Commission resolution No. 1K-3 on rules of disclosure and submission of periodic and additional information, dated 23 February 2007.

We, responsible persons, confirm that to the best of our knowledge, provided interim condensed consolidated financial information is prepared in accordance with International Financial Reporting standards, gives a true and fair view of the assets, liabilities, financial position and profit of the Bank and consolidated subsidiaries.

President

Werner Heinz Schilli

Chief Accountant

Jurgita Šaučiūnienė

# **AB DnB NORD Bankas**

## **Interim Condensed Financial Information**

---

(in accordance with IFRS, unaudited)

III quarter  
2009

**DnB NORD**

**1B DNB NORD BANKAS**  
**INTERIM CONDENSED FINANCIAL INFORMATION**  
**AS AT 30 SEPTEMBER 2009**

(All amounts are in LTL thousand, if not otherwise stated)

**THE GROUP AND BANK CONDENSED STATEMENT OF COMPREHENSIVE INCOME**

	Notes	Group		Bank		Group		Bank	
		3rd quarter 2009	3rd quarter 2008	3rd quarter 2009	3rd quarter 2008	30 September 2009	30 September 2008	30 September 2009	30 September 2008
Interest income		146,212	212,335	139,875	196,975	512,868	597,593	484,187	555,159
Interest expense		(80,199)	(136,822)	(76,700)	(125,148)	(298,575)	(367,731)	(279,860)	(336,085)
<b>Net interest income</b>		<b>66,013</b>	<b>75,513</b>	<b>63,175</b>	<b>71,827</b>	<b>214,293</b>	<b>229,862</b>	<b>204,327</b>	<b>219,074</b>
Fee and commission income		18,361	23,281	18,310	22,252	55,108	65,821	54,507	62,601
Fee and commission expense		(4,107)	(4,942)	(4,063)	(4,942)	(12,281)	(13,906)	(12,188)	(13,688)
<b>Net interest, fee and commission income</b>		<b>80,267</b>	<b>93,852</b>	<b>77,422</b>	<b>89,137</b>	<b>257,120</b>	<b>281,777</b>	<b>246,646</b>	<b>267,987</b>
Net gain (loss) on operations with securities and derivative financial instruments		27,689	(3,783)	27,688	(3,800)	73,654	5,798	74,845	6,268
Net foreign exchange result		2,112	8,525	2,200	8,512	3,116	11,745	3,177	11,044
Impairment losses and provisions	1	(201,671)	(15,182)	(196,211)	(13,839)	(503,810)	(29,520)	(490,761)	(26,703)
Other income		1,203	1,674	1,032	1,332	5,003	4,794	4,537	4,322
Personnel expenses		(20,204)	(26,725)	(19,738)	(25,193)	(63,552)	(81,027)	(61,607)	(76,940)
Depreciation and amortisation		(5,205)	(4,490)	(4,389)	(3,323)	(15,529)	(13,630)	(12,735)	(9,867)
Administrative and other operating expenses		(23,138)	(21,578)	(20,571)	(20,348)	(68,189)	(66,110)	(62,236)	(62,389)
<b>Profit (loss) before income tax</b>		<b>(138,947)</b>	<b>32,293</b>	<b>(132,567)</b>	<b>32,478</b>	<b>(312,187)</b>	<b>113,827</b>	<b>(298,134)</b>	<b>113,722</b>
Income tax	2	31,524	(2,647)	31,742	(2,339)	60,259	(15,470)	60,906	(14,944)

The accounting policies and notes on pages 8 to 17 are an integral part of this financial information.

**1B DNB NORD BANKAS**  
**INTERIM CONDENSED FINANCIAL INFORMATION**  
**AS AT 30 SEPTEMBER 2009**

(All amounts are in LTL thousand, if not otherwise stated)

**THE GROUP AND BANK CONDENSED STATEMENT OF COMPREHENSIVE INCOME (continued)**

	Notes	Group		Bank		Group		Bank	
		3rd quarter 2009	3rd quarter 2008	3rd quarter 2009	3rd quarter 2008	30 September 2009	30 September 2008	30 September 2009	30 September 2008
<b>Profit (loss) for the period</b>		<b>(107,423)</b>	<b>29,646</b>	<b>(100,825)</b>	<b>30,139</b>	<b>(251,928)</b>	<b>98,357</b>	<b>(237,228)</b>	<b>98,778</b>
<i>Other comprehensive income:</i>									
<i>available – for-sale assets revaluation</i>		(4,048)	(11,594)	(3,931)	(11,517)	(7,229)	(14,883)	(6,961)	(14,782)
<i>property revaluation</i>		-	-	-	-	4	(20)	4	(20)
<i>Total other comprehensive income</i>		(4,048)	(11,594)	(3,931)	(11,517)	(7,225)	(14,903)	(6,957)	(14,802)
<b>Total comprehensive income for the period</b>		<b>(111,471)</b>	<b>18,052</b>	<b>(104,756)</b>	<b>18,622</b>	<b>(259,153)</b>	<b>83,454</b>	<b>(244,185)</b>	<b>83,976</b>
<b>Profit (loss) attributable to:</b>									
Equity holders of the parent		<b>(107,423)</b>	<b>29,646</b>	<b>(100,825)</b>	<b>30,139</b>	<b>(251,928)</b>	<b>98,357</b>	<b>(237,228)</b>	<b>98,778</b>
<i>Total comprehensive income attributable to:</i>									
<i>Equity holders of the parent</i>		(111,471)	18,052	(104,756)	18,622	(259,153)	83,454	(244,185)	83,976
<b>Earnings per share (in LTL per share)</b>	3								
Basic		(19.89)	7.29			(48.20)	28.38		
Diluted		(19.89)	7.29			(48.20)	28.38		

The accounting policies and notes on pages 8 to 17 are an integral part of this financial information.

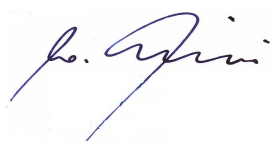
**1B DNB NORD BANKAS**  
**INTERIM CONDENSED FINANCIAL INFORMATION**  
**AS AT 30 SEPTEMBER 2009**

(All amounts are in LTL thousand, if not otherwise stated)

**THE GROUP AND BANK CONDENSED STATEMENT OF FINANCIAL POSITION**

	Notes	Group		Bank	
		30 September 2009	31 December 2008	30 September 2009	31 December 2008
<b>ASSETS</b>					
Cash and balances with central banks		412,465	484,359	412,465	484,355
Due from banks		183,869	203,480	183,868	202,434
Trading securities		88,879	58,807	88,879	58,807
Securities designated at fair value through profit or loss	4	389,103	295,944	389,103	295,944
Derivative financial instruments		84,252	40,696	84,252	40,696
Securities available-for-sale		546,677	609,034	542,234	606,270
Loans and advances to customers	5	10,388,798	11,179,610	10,523,324	11,260,940
Finance lease receivables		608,258	901,735	-	-
Investments in subsidiaries		-	-	9,910	8,900
Property, plant and equipment		120,704	136,683	110,608	120,519
Intangible assets		7,806	7,977	7,436	7,415
Deferred income tax asset		63,104	2,872	62,694	2,235
Other assets		88,297	36,453	8,317	12,998
<b>Total assets</b>		<b>12,982,212</b>	<b>13,957,650</b>	<b>12,423,090</b>	<b>13,101,513</b>
<b>LIABILITIES AND EQUITY</b>					
Due to banks	6	7,161,970	7,498,090	6,381,728	6,606,993
Derivative financial instruments		97,281	50,221	97,281	50,221
Due to customers	7	3,600,645	3,821,532	3,712,783	3,858,697
Debt securities in issue	8	806,967	1,179,048	806,967	1,179,048
Current income tax liabilities		6,954	9,634	6,664	9,349
Deferred income tax liabilities		47	-	-	-
Subordinated loans	9	405,191	405,387	405,191	405,387
Provisions		542	430	100,629	11,926
Other liabilities		46,263	49,954	40,128	35,603
<b>Total liabilities</b>		<b>12,125,860</b>	<b>13,014,296</b>	<b>11,551,371</b>	<b>12,157,224</b>
<b>Equity attributable to owners of the parent</b>					
Ordinary shares	10	656,665	590,999	656,665	590,999
Share premium		282,929	277,218	282,929	277,218
Retained earnings		(185,560)	69,988	(170,024)	70,737
Reserves		102,318	5,149	102,149	5,335
<b>Total equity</b>		<b>856,352</b>	<b>943,354</b>	<b>871,719</b>	<b>944,289</b>
<b>Total liabilities and equity</b>		<b>12,982,212</b>	<b>13,957,650</b>	<b>12,423,090</b>	<b>13,101,513</b>

This condensed financial information was signed on 26 November 2009:



W. Schilli  
President



J. Šaučiūnienė  
Chief Accountant

The accounting policies and notes on pages 8 to 17 are an integral part of this financial information.

**1B DNB NORD BANKAS**  
**INTERIM CONDENSED FINANCIAL INFORMATION**  
**AS AT 30 SEPTEMBER 2009**

(All amounts are in LTL thousand, if not otherwise stated)

**CONDENSED GROUP STATEMENT OF CHANGES IN EQUITY**

	Issued shares	Share premium	Reserve capital	Financial assets revaluation reserve	Mandatory reserve	Other reserves	Retained earnings	Total
<b>As at 31 December 2007</b>	<b>363,692</b>	<b>205,747</b>	-	<b>(5,876)</b>	<b>7,044</b>	<b>863</b>	<b>161,166</b>	<b>732,636</b>
Profit for the period	-	-	-	-	-	-	69,407	69,407
Other comprehensive income (loss) for the year	-	-	-	(4,956)	-	(21)	-	(4,977)
<b>Total comprehensive income for the year</b>	-	-	-	<b>(4,956)</b>	-	<b>(21)</b>	<b>69,407</b>	<b>64,430</b>
Transfer to retained earnings	-	-	-	-	-	-	21	21
Increase of share capital (by issuing ordinary registered shares from the own funds of the Bank)	181,846	(29,335)	-	-	-	-	(152,511)	-
Increase of share capital (by issuing ordinary registered shares by additional contributions of shareholders)	45,461	100,806	-	-	-	-	-	146,267
Transfer to mandatory reserve	-	-	-	-	8,095	-	(8,095)	-
<b>As at 31 December 2008</b>	<b>590,999</b>	<b>277,218</b>	-	<b>(10,832)</b>	<b>15,139</b>	<b>842</b>	<b>69,988</b>	<b>943,354</b>
Profit for the period	-	-	-	-	-	-	(251,928)	(251,928)
Other comprehensive income (loss) for the year	-	-	-	7,229	-	(4)	-	7,225
<b>Total comprehensive income for the period</b>	-	-	-	<b>7,229</b>	-	<b>(4)</b>	<b>(251,928)</b>	<b>(244,703)</b>
Transfer to retained earnings	-	-	-	-	-	-	4	4
Transfer to mandatory reserve	-	-	-	-	3,624	-	(3,624)	-
Increase of share capital (by issuing ordinary registered shares by additional contributions of shareholders)	65,666	5,711	-	-	-	-	-	71,377
Increase of reserve capital	-	-	86,320	-	-	-	-	86,320
<b>As at 30 September 2009</b>	<b>656,665</b>	<b>282,929</b>	<b>86,320</b>	<b>(3,603)</b>	<b>18,763</b>	<b>838</b>	<b>(185,560)</b>	<b>856,352</b>

The accounting policies and notes on pages 8 to 17 are an integral part of this financial information.

**1B DNB NORD BANKAS**  
**INTERIM CONDENSED FINANCIAL INFORMATION**  
**AS AT 30 SEPTEMBER 2009**

(All amounts are in LTL thousand, if not otherwise stated)

**CONDENSED BANK STATEMENT OF CHANGES IN EQUITY**

	Issued shares	Share premium	Reserve capital	Financial assets revaluation reserve	Mandatory reserve	Other reserves	Retained earnings	Total
<b>As at 31 December 2007</b>	<b>363,692</b>	<b>205,747</b>	<b>-</b>	<b>(5,840)</b>	<b>6,849</b>	<b>863</b>	<b>160,517</b>	<b>731,828</b>
Profit for the period	-	-	-	-	-	-	70,737	70,737
Other comprehensive income (loss) for the year	-	-	-	(4,543)	-	(21)	-	(4,564)
<b>Total comprehensive income for the year</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(4,543)</b>	<b>-</b>	<b>(21)</b>	<b>70,737</b>	<b>66,173</b>
Transfer to retained earnings	-	-	-	-	-	-	21	21
Increase of share capital (by issuing ordinary registered shares from the own funds of the Bank)	181,846	(29,335)	-	-	-	-	(152,511)	-
Increase of share capital (by issuing ordinary registered shares by additional contributions of shareholders)	45,461	100,806	-	-	-	-	-	146,267
Transfer to mandatory reserve	-	-	-	-	8,027	-	(8,027)	-
<b>As at 31 December 2008</b>	<b>590,999</b>	<b>277,218</b>	<b>-</b>	<b>(10,383)</b>	<b>14,876</b>	<b>842</b>	<b>70,737</b>	<b>944,289</b>
Profit for the period	-	-	-	-	-	-	(237,228)	(237,228)
Other comprehensive income (loss) for the year	-	-	-	6,961	-	(4)	-	6,957
<b>Total comprehensive income for the period</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6,961</b>	<b>-</b>	<b>(4)</b>	<b>(237,228)</b>	<b>(230,271)</b>
Transfer to retained earnings	-	-	-	-	-	-	4	4
Transfer to mandatory reserve	-	-	-	-	3,537	-	(3,537)	-
Increase of share capital (by issuing ordinary registered shares by additional contributions of shareholders)	65,666	5,711	-	-	-	-	-	71,377
Increase of reserve capital	-	-	86,320	-	-	-	-	86,320
<b>As at 30 September 2009</b>	<b>656,665</b>	<b>282,929</b>	<b>86,320</b>	<b>(3,422)</b>	<b>18,413</b>	<b>838</b>	<b>(170,024)</b>	<b>871,719</b>

The accounting policies and notes on pages 8 to 17 are an integral part of this financial information.

**1B DNB NORD BANKAS**  
**INTERIM CONDENSED FINANCIAL INFORMATION**  
**AS AT 30 SEPTEMBER 2009**

(All amounts are in LTL thousand, if not otherwise stated)

**CONDENSED GROUP AND BANK STATEMENT OF CASH FLOWS**

	Period ended				
	Group		Bank		
	Notes	30 September 2009	30 September 2008	30 September 2009	30 September 2008
<b>Operating activities</b>					
Interest receipt		466,009	534,530	435,788	492,526
Interest payments		(249,879)	(253,565)	(223,453)	(222,487)
Collected previously written-off loans		2,008	2,654	2,008	2,654
Receipts from FX trading		47,698	6,371	47,698	6,371
Net receipt from operations in securities		16,796	6,731	16,788	6,714
Fee and commission receipt		55,108	65,821	54,507	62,602
Fee and commission payments		(12,281)	(13,906)	(12,188)	(13,687)
Salaries and related payments		(68,900)	(84,827)	(64,664)	(78,346)
Other payments		(63,186)	(75,161)	(59,989)	(74,298)
Net cash flow from operating profits before changes in operating assets and liabilities		<b>193,373</b>	<b>188,648</b>	<b>196,495</b>	<b>182,049</b>
(Increase) decrease in operating assets					
(Increase) decrease in loans to credit and financial institutions		113,376	113,744	59,461	85,958
(Increase) in loans granted		373,443	(2,278,075)	373,443	(2,277,952)
(Purchase) of trading securities		(1,456,065)	(116,586)	(1,456,065)	(116,586)
Proceeds from trading securities		1,428,721	94,488	1,428,721	94,488
(Increase) decrease in other assets		135,073	(170,392)	1,427	(8,185)
Change in operating assets		<b>594,548</b>	<b>(2,356,821)</b>	<b>406,987</b>	<b>(2,222,277)</b>
Increase (decrease) in liabilities:					
Increase (decrease) in liabilities to credit and financial institutions		(210,880)	1,970,413	(135,737)	1,922,230
Increase (decrease) in deposits		(248,510)	(160,957)	(248,520)	(160,060)
Increase (decrease) in other liabilities		10,493	(15,317)	19,247	(10,919)
Change in liabilities		<b>(448,897)</b>	<b>1,794,139</b>	<b>(365,010)</b>	<b>1,751,251</b>
<b>Income tax paid</b>		<b>(2,672)</b>	<b>(17,871)</b>	<b>(2,388)</b>	<b>(17,452)</b>
<b>Net cash flow from (to) operating activities</b>		<b>336,352</b>	<b>(391,905)</b>	<b>236,084</b>	<b>(306,429)</b>
<b>Investing activities</b>					
Acquisition of property, plant, equipment and intangible assets		(3,226)	(16,497)	(3,206)	(11,892)
Disposal of property, plant, equipment and intangible assets		3,219	2,131	184	917
Purchase of available for sale securities		(3,984)	(806)	(1,548)	(748)
Proceeds from available for sale securities		72,965	97,136	70,184	96,497
Purchase of securities designated at fair value through profit or loss		(233,608)	(292,035)	(233,608)	(292,035)
Proceeds from securities designated at fair value through profit or loss		142,321	2,219	142,321	2,219
Investment in subsidiaries (acquired)		-	-	(1,010)	(1,700)
Dividends received		9	5	1,208	492
Interest received		33,347	26,084	33,145	26,032
<b>Net cash flow to investing activities</b>		<b>11,043</b>	<b>(181,763)</b>	<b>7,670</b>	<b>(180,219)</b>
<b>Financing activities</b>					
<b>Own debt securities redemption</b>		(716,781)	(1,214,457)	(716,781)	(1,214,457)
Own debt securities issued		332,312	1,404,930	332,312	1,404,930
Interest paid		(38,486)	(44,628)	(38,486)	(44,628)
Received loans		24,170	86,320	-	-
Repaid loans		(127,754)	-	-	-
Increase in share capital		71,377	146,267	71,377	146,267
Increase of reserve capital		86,320	-	86,320	-
Received subordinated loans		-	141,565	-	141,565
<b>Net cash flow from financing activities</b>		<b>(368,842)</b>	<b>519,997</b>	<b>(265,258)</b>	<b>433,677</b>
<b>Net increase (decrease) in cash and cash equivalents</b>		<b>(21,447)</b>	<b>(53,671)</b>	<b>(21,504)</b>	<b>(52,971)</b>
<b>Net foreign exchange difference</b>		<b>(3,189)</b>	<b>4,369</b>	<b>(3,128)</b>	<b>3,669</b>
<b>Cash and cash equivalents at beginning of year</b>		<b>551,957</b>	<b>534,972</b>	<b>551,953</b>	<b>534,969</b>
<b>Cash and cash equivalents at 30 September</b>	<b>12</b>	<b>527,321</b>	<b>485,670</b>	<b>527,321</b>	<b>485,667</b>

The accounting policies and notes on pages 8 to 17 are an integral part of this financial information.



---

**AB DNB NORD BANKAS**  
**INTERIM CONDENSED FINANCIAL INFORMATION**  
**AS AT 30 SEPTEMBER 2009**

---

(All amounts are in LTL thousand, if not otherwise stated)

## **GENERAL BACKGROUND**

The name of AB DnB NORD Bankas was registered on May 12, 2006. The Bank as a joint stock company was registered at the Enterprise Register of the Republic of Lithuania on September 13, 1993. The Bank possesses a license issued by the Bank of Lithuania, which entitles to provide financial services established in the Law of the Republic of Lithuania on Banks and the Law of the Republic of Lithuania on Financial Institutions.

The Bank accepts deposits, issues loans, makes money transfers and documentary settlements, exchanges currencies for its clients, issues and processes debit and credit cards, is engaged in trade finance and is investing and trading in securities as well as provides other financial services established in the Law of the Republic of Lithuania on Banks and the Law of the Republic of Lithuania on Financial Institutions.

As at 30 September 2009 The Bank owns the following subsidiaries:

UAB DnB NORD lizingas (finance and operating leasing activities),  
UAB DnB NORD investicijų valdymas (investment management activities),  
UAB DnB NORD būstas (real estate brokerage),  
UAB Intractus (real estate management, development and sale)

As at 30 September 2009 the Bank owned 100% of the share capital of the UAB DnB NORD Lizingas, UAB DnB NORD Investicijų valdymas, UAB DnB NORD Būstas and UAB Intractus. Bank is the sole shareholder of these companies from their establishment. As at 30 September 2009 AB DnB NORD Bankas Group (hereinafter referred to as "the Group") in Lithuania consisted of AB DnB NORD Bankas and its subsidiaries UAB DnB NORD Investicijų Valdymas, UAB DnB NORD Lizingas, UAB DnB NORD Būstas and UAB Intractus.

## **Basis of preparation**

The Bank and the Group condensed interim financial information was prepared in accordance with IAS 34. The interim consolidated financial statements do not contain all the information and disclosures required in the annual financial statements and should be read in conjunction with the Group's annual financial statements as at 31 December 2008.

The accounting policies adopted in the preparation of the interim consolidated financial statements are consistent with those followed in the preparation of the Group's annual financial statements for the year ended 31 December 2008, except for the adoption of the new standards, amendments and interpretations, noted below:

*Amendments to IFRS 2 Share-based Payment.* This amendment clarifies the definition of a vesting condition and prescribes the treatment of an award that is effectively cancelled. The amendment did not have any impact on the financial position or performance of the Group, as the Group does not have share-based payments.

*Amendments to IFRS 7 Financial instruments: Disclosures.* The amendments outline additional disclosure requirements for fair value measurement and liquidity risk. These amendments did not have any impact on Group's financial statements.

*IFRS 8 Operating segments.* The standard sets out requirements for disclosure of information about an entity's operating segments and also about the entity's products and services, the geographical areas in which it operates, and its major customers. IFRS 8 replaces IAS 14 Segment Reporting. The operating segments of the Group determined in accordance with IFRS 8 do not materially differ from the business segments previously identified under IAS 14.

*Amendments to IAS 1 Presentation of Financial Statements.* This amendment introduces a number of changes, including introduction of a new terminology, revised presentation of equity transactions and introduction of a new statement of comprehensive income as well as amended requirements related to the presentation of the financial statements when they are restated retrospectively. Following the amendments Group presents all items of income and expense in one single statement.

*Amendments to IAS 23 Borrowing Costs.* The revised standard requires that all borrowing costs directly attributable to the acquisition, construction or production of a qualifying asset must be capitalized. These amendments did not have any impact on Group's financial statements.

*Amendments to IAS 32 Financial Instruments: Presentation and IAS 1 Presentation of Financial Statements – Puttable Financial Instruments and Obligations Arising on Liquidation.* The revisions provide a limited scope exception for puttable instruments to be classified as equity if they fulfill a number of specified features. The amendments to the standards had no impact on the financial position or performance of the Group, as the Group has not issued such instruments.

*Amendments to IFRIC 9 Reassessment of Embedded Derivatives and IAS 39 Financial Instruments: Recognition and Measurement – Embedded Derivatives.* This amendment to the interpretation requires an entity to assess whether an embedded derivative must be separated from a host contract when the entity reclassifies a hybrid financial asset out of the fair value through profit or loss category. The interpretation did not have any impact on the financial position or performance of the Group.

---

**AB DNB NORD BANKAS**  
**INTERIM CONDENSED FINANCIAL INFORMATION**  
**AS AT 30 SEPTEMBER 2009**

---

(All amounts are in LTL thousand, if not otherwise stated)

IFRIC 13 *Customer Loyalty Programmes*. This interpretation requires customer loyalty credits to be accounted for as a separate component of the sales transaction in which they are granted. This interpretation did not have any impact on the financial position or performance of the Group.

IFRIC 16 *Hedges of a Net Investment in a Foreign Operation*. This interpretation provides guidance on the accounting for a hedge of a net investment in a foreign operation. The interpretation did not have any impact on the consolidated financial statements because the Group does not have hedges of net investments.

In May 2008 IASB issued its first omnibus of amendments to its standards, primarily with a view to removing inconsistencies and clarifying wording. There are separate transitional provisions for each standard; most of the changes are effective for financial years beginning on or after 1 January 2009. These amendments did not have any material effect on the Group's financial statements.

Standards, amendments and interpretations that have been published but as at 30 September 2009 are not yet effective and have not been early adopted by the Group:

- Amendments to IFRS 1 *First-time Adoption of International Financial Reporting Standards – Additional Exemptions for First-time Adopters* (effective for annual periods beginning on or after 1 January 2010).
- Amendments to IFRS 2 *Share-based Payment: Business Combinations* (effective for annual periods beginning on or after 1 July 2009).
- Amendments to IFRS 2 *Share-based Payment: Group Cash-settled Share-based Payment Transactions* (effective for annual periods beginning on or after 1 January 2010).
- IFRS 5 *Non-current Assets Held for Sale and Discontinued Operations* (effective for annual periods beginning on or after 1 January 2010).
- Amendments to IFRS 8 *Operating Segments* (effective for annual periods beginning on or after 1 January 2010).
- Amendments to IAS 1 *Presentation of Financial Statements* (effective for annual periods beginning on or after 1 January 2010).
- Amendments to IAS 7 *Statement of Cash Flows* (effective for annual periods beginning on or after 1 January 2010).
- Amendments to IAS 17 *Leases* (effective for annual periods beginning on or after 1 January 2010).
- Amendments to IAS 36 *Impairment of Assets* (effective for annual periods beginning on or after 1 January 2010).
- Amendments to IAS 38 *Intangible Assets* (effective for annual periods beginning on or after 1 July 2009).
- Amendments to IAS 39 *Financial Instruments: Recognition and Measurement* (effective for annual periods beginning on or after 1 January 2010).
- Amendments to IFRIC 9 *Reassessment of Embedded Derivatives* (effective for annual periods beginning on or after 1 July 2009).
- Amendments to IFRIC 16 *Hedges of a Net Investment in a Foreign Operation* (effective for annual periods beginning on or after 1 July 2009).
- IFRIC 18 *Transfer of Assets from Customers* (effective for annual periods beginning on or after 1 July 2009).

The preparation of financial information in conformity with International Financial Reporting Standards require the use of estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Although these estimates are based on management's best knowledge of current event and actions, actual results ultimately may differ from those estimates.

This financial information combines the consolidated financial statements for the Group and stand-alone financial statements of the parent Bank. Such format of reporting was adopted to ensure consistency of presentation with the format prescribed by the Bank of Lithuania and applied for statutory reporting.

Amounts shown in this financial information are presented in the local currency, Litas (LTL). Since 2 February 2002 the exchange rate of the Litas was pegged to Euro at a rate of 3.4528 LTL = 1 EUR.

**AB DNB NORD BANKAS**  
**INTERIM CONDENSED FINANCIAL INFORMATION**  
**AS AT 30 SEPTEMBER 2009**

(All amounts are in LTL thousand, if not otherwise stated)

**SEGMENT INFORMATION**

**Primary reporting format – business segments**

The Group is organised into four main business segments: banking, leasing, investment management, real estate brokerage and real estate management, development and sale. Transactions between the business segments are on normal commercial terms and conditions. Funds are ordinary reallocated between segments, resulting in funding cost transfers disclosed in operating income.

**30 September 2009**

	<b>Banking</b>	<b>Leasing</b>	<b>Investment management</b>	<b>Real estate brokerage</b>	<b>Real estate management, development and sale</b>	<b>Eliminations</b>	<b>Group</b>
Internal	4,632	319	8	-	-	(4,959)	-
External	479,555	33,111	202	-	-	-	512,868
Interest income	484,187	33,430	210	-	-	(4,959)	512,868
Internal	(300)	(4,627)	-	(5)	-	4,932	-
External	(279,560)	(19,013)	(2)	-	-	-	(298,575)
Interest expense	(279,860)	(23,640)	(2)	(5)	-	4,932	(298,575)
Internal	4,332	(4,308)	8	(5)	-	(27)	-
External	199,995	14,098	200	-	-	-	214,293
Net interest income	204,327	9,790	208	(5)	-	(27)	214,293
Internal	5,039	(4,404)	(362)	23	-	(296)	-
External	115,302	2,766	2,387	341	-	(1,199)	119,597
Net income from the other main operations	120,341	(1,638)	2,025	364	-	(1,495)	119,597
Internal	(84)	(107)	(84)	(48)	-	323	-
External	(119,222)	(6,020)	(678)	(815)	(3)	-	(126,738)
Administrative and other operating expenses/ income	(119,306)	(6,127)	(762)	(863)	(3)	323	(126,738)
Depreciation and amortisation	(12,735)	(2,686)	(28)	(80)	-	-	(15,529)
Impairment losses and provisions	(490,761)	(13,049)	-	-	-	-	(503,810)
Profit (loss) before tax	(298,134)	(13,710)	1,443	(584)	(3)	(1,199)	(312,187)
Income tax	(2)	(205)	(272)	-	-	-	(479)
Change of deferred tax	60,908	-	(170)	-	-	-	60,738
Net profit (loss)	(237,228)	(13,915)	1,001	(584)	(3)	(1,199)	(251,928)
Total assets	12,423,090	909,199	5,531	1,297	9	(356,914)	12,982,212
Total liabilities	11,551,371	920,714	464	313	2	(347,004)	12,125,860
Shareholders' equity	871,719	(11,515)	5,067	984	7	(9,910)	856,352
Capital expenditure	3,206	15	5	-	-	-	3,226

**AB DNB NORD BANKAS**  
**INTERIM CONDENSED FINANCIAL INFORMATION**  
**AS AT 30 SEPTEMBER 2009**

(All amounts are in LTL thousand, if not otherwise stated)

**SEGMENT INFORMATION (continued)**

**30 September 2008**

	<b>Banking</b>	<b>Leasing</b>	<b>Invest ment manag ement</b>	<b>Real estate brokerage</b>	<b>Eliminations</b>	<b>Group</b>
Internal	3,152	162	14	-	(3,328)	-
External	552,007	45,507	57	-	-	597,571
Interest income	555,159	45,669	71	-	(3,328)	597,571
Internal	(161)	(3,148)	-	(4)	3,313	-
External	(335,924)	(31,775)	(10)	-	-	(367,709)
Interest expense	(336,085)	(34,923)	(10)	(4)	3,313	(367,709)
Internal	2,991	(2,986)	14	(4)	(15)	-
External	216,083	13,732	47	-	-	229,862
Net interest income	219,074	10,746	61	(4)	(15)	229,862
Internal	4,796	(3,937)	(374)	69	(554)	-
External	61,429	5,110	3,000	406	(487)	69,458
Net income from the other main operations	66,225	1,173	2,626	475	(1,041)	69,458
Internal	(91)	(365)	(82)	(31)	569	-
External	(134,916)	(5,732)	(619)	(1,233)	157	(142,343)
Administrative and other operating expenses/ income	(135,007)	(6,097)	(701)	(1,264)	726	(142,343)
Depreciation and amortisation	(9,867)	(3,650)	(35)	(78)	-	(13,630)
Impairment losses and provisions	(26,703)	(2,517)	-	(300)	-	(29,520)
Profit (loss) before tax	113,722	(345)	1,951	(1,171)	(330)	113,827
Income tax	(15,839)	(237)	(197)	-	-	(16,273)
Change of deferred tax	895	-	(92)	-	-	803
Net profit (loss)	98,778	(582)	1,662	(1,171)	(330)	98,357

**As at 31 December 2008**

Total assets	13,101,513	992,454	5,605	836	(142,758)	13,957,650
Total liabilities	12,157,224	990,054	608	268	(133,858)	13,014,296
Shareholders' equity	944,289	2,400	4,997	568	(8,900)	943,354
Capital expenditure	25,894	3,387	13	67	-	29,361

**Secondary reporting format – geographical segments**

The main segment is Lithuania (home country). Other segment (Germany, Latvia, Norway) assets are not significant and do not generate significant income.

**AB DNB NORD BANKAS**  
**INTERIM CONDENSED FINANCIAL INFORMATION**  
**AS AT 30 SEPTEMBER 2009**

(All amounts are in LTL thousand, if not otherwise stated)

**NOTES TO THE FINANCIAL STATEMENTS**

**NOTE 1 IMPAIRMENT LOSSES AND PROVISIONS**

	<b>Group</b>		<b>Bank</b>		<b>Group</b>		<b>Bank</b>	
	<b>2009 3rd quarter</b>	<b>2008 3rd quarter</b>	<b>2009 3rd quarter</b>	<b>2008 3rd quarter</b>	<b>30 September 2009</b>	<b>30 September 2008</b>	<b>30 September 2009</b>	<b>30 September 2008</b>
Impairment losses on loans:								
Increase (decrease) of impairment losses, net	162,397	14,543	162,397	14,543	403,880	29,272	403,880	29,272
Recovered previously written off loans	(1,049)	(693)	(1,049)	(693)	(2,009)	(2,654)	(2,009)	(2,654)
<b>Total impairment losses on loans</b>	<b>161,348</b>	<b>13,850</b>	<b>161,348</b>	<b>13,850</b>	<b>401,871</b>	<b>26,618</b>	<b>401,871</b>	<b>26,618</b>
Impairment losses on finance lease receivables	39,043	279	-	-	96,963	1,135	-	-
Impairment losses for other assets	1,143	1,056	109	(8)	4,787	1,774	109	92
Expenses for provisions on: guarantees and other contingent liabilities	137	(3)	34,754	(3)	189	(7)	88,781	(7)
<b>Total</b>	<b>201,671</b>	<b>15,182</b>	<b>196,211</b>	<b>13,839</b>	<b>503,810</b>	<b>29,520</b>	<b>490,761</b>	<b>26,703</b>

**NOTE 2 INCOME TAX**

	<b>Group</b>		<b>Bank</b>		<b>Group</b>		<b>Bank</b>	
	<b>2009 3rd quarter</b>	<b>2008 3rd quarter</b>	<b>2009 3rd quarter</b>	<b>2008 3rd quarter</b>	<b>30 September 2009</b>	<b>30 September 2008</b>	<b>30 September 2009</b>	<b>30 September 2008</b>
Current income tax	165	2,639	1	2,339	479	16,273	2	15,839
Change in deferred income tax	(31,689)	8	(31,743)	-	(60,738)	(803)	(60,908)	(895)
<b>Total</b>	<b>(31,524)</b>	<b>2,647</b>	<b>(31,742)</b>	<b>2,339</b>	<b>(60,259)</b>	<b>15,470</b>	<b>(60,906)</b>	<b>14,944</b>

**AB DNB NORD BANKAS**  
**INTERIM CONDENSED FINANCIAL INFORMATION**  
**AS AT 30 SEPTEMBER 2009**

(All amounts are in LTL thousand, if not otherwise stated)

**NOTE 3 EARNINGS PER SHARE**

Earnings per share were calculated by dividing the Group's net profit for the period by the weighted average number of ordinary registered shares in issue during the period.

**Group Earnings per share**

	<b>2009</b> <b>3rd quarter</b>	<b>2008</b> <b>3rd quarter</b>	<b>30 September</b> <b>2009</b>	<b>30 September</b> <b>2008</b>
Net profit	(107,423)	29,646	(251,928)	98,357
Weighted average number of registered issued shares (units)	5,399,800	4,064,890	5,226,968	3,465,517
Earnings per share (LTL per share)	(19.89)	7.29	(48.20)	28.38

As at 30 September 2009 and as at 30 September 2008 diluted earnings per share ratios are the same as basic earnings per share.

**NOTE 4 FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS**

**Group (Bank)**

	<b>2009 09 30</b>			<b>2008 12 31</b>		
	<b>Fair value measurement based on:</b>			<b>Fair value measurement based on:</b>		
	<b>quoted prices</b>	<b>valuation techniques based on observable market data</b>	<b>valuation techniques not based on observable market data</b>	<b>quoted prices</b>	<b>valuation techniques based on observable market data</b>	<b>valuation techniques not based on observable market data</b>
Government bonds of the Republic of Lithuania	177,303	-	107,739	-	-	106,883
Government bonds of foreign issuers	60,483	-	43,578	133,896	-	55,165
<b>Total</b>	237,786	-	151,317	133,896	-	162,048

**NOTE 5 LOANS AND ADVANCES TO CUSTOMERS**

	<b>Group</b>		<b>Bank</b>	
	<b>2009 09 30</b>	<b>2008 12 31</b>	<b>2009 09 30</b>	<b>2008 12 31</b>
Loans and advances to financial institutions	343	45,970	134,869	127,300
Loans to business customers	5,862,772	6,076,554	5,862,772	6,076,554
Loans to individuals	5,035,799	5,171,609	5,035,799	5,171,609
Total gross loans granted	10,898,914	11,294,133	11,033,440	11,375,463
Total impairment losses:	510,116	114,523	510,116	114,523
to financial institutions	-	-	-	-
to business customers	396,732	89,312	396,732	89,312
to individuals	113,384	25,211	113,384	25,211
<b>Total</b>	10,388,798	11,179,610	10,523,324	11,260,940

Due to deteriorated financial strength and evaluation of likely recovery the Bank has material impairment losses on an individual client loans (assigned to the banking business segment of the Group). Gross loans amounted to LTL 93,273 thousand, accrued interests – LTL 465 thousand on 30 September 2009. Impairment losses for them amounted to LTL 50,366 thousand, of which for accrued interests – LTL 465 thousand. Fair value was determined using discounting cash flow method as it is described in the accounting policy.

**NOTE 6 DUE TO BANKS**

	<b>Group</b>		<b>Bank</b>	
	<b>2009 09 30</b>	<b>2008 12 31</b>	<b>2009 09 30</b>	<b>2008 12 31</b>
<b>Funds of banks:</b>				
Demand deposits	278,802	39,428	278,802	39,428
Term deposits	6,076,680	6,563,173	6,076,680	6,563,173
Loans	806,488	895,489	26,246	4,392
<b>Total</b>	<b>7,161,970</b>	<b>7,498,090</b>	<b>6,381,728</b>	<b>6,606,993</b>

**AB DNB NORD BANKAS**  
**INTERIM CONDENSED FINANCIAL INFORMATION**  
**AS AT 30 SEPTEMBER 2009**

(All amounts are in LTL thousand, if not otherwise stated)

**NOTE 7 DUE TO CUSTOMERS**

	<b>Group</b>		<b>Bank</b>	
	<b>2009 09 30</b>	<b>2008 12 31</b>	<b>2009 09 30</b>	<b>2008 12 31</b>
Demand deposits:				
Business customers (financial and corporate)	1,128,199	1,255,705	1,133,238	1,256,210
Individuals customers	709,811	810,714	709,811	810,714
<b>Total demand deposits</b>	<b>1,838,010</b>	<b>2,066,419</b>	<b>1,843,049</b>	<b>2,066,924</b>
Term deposits				
Business customers (financial and corporate)	496,484	456,716	603,583	493,376
Individuals customers	1,251,186	1,292,804	1,251,186	1,292,804
<b>Total term deposits</b>	<b>1,747,670</b>	<b>1,749,520</b>	<b>1,854,769</b>	<b>1,786,180</b>
Term loan	14,965	5,593	14,965	5,593
<b>Total</b>	<b>3,600,645</b>	<b>3,821,532</b>	<b>3,712,783</b>	<b>3,858,697</b>

As at 30 September 2009 included in customer accounts were deposits of LTL 13,252 thousand (2008: LTL 12,137 thousand) held as collateral for irrevocable commitments under import letter of credit, guarantees and loans.

**NOTE 8 DEBT SECURITIES IN ISSUE**

The Bank and the Group debt securities in issue were as follows:

	<b>Currency</b>	<b>Interest rate</b>	<b>Maturity</b>	<b>Carrying value</b>	
				<b>2009 09 30</b>	<b>2008 12 31</b>
<b>Index linked bonds</b>					
	LTL	-	2009 - 2012	391,030	388,311
	EUR	-	2009 - 2012	201,957	410,446
	LVL	-	2009 - 2010	12,766	12,303
	USD	-	2010	-	3,354
Embedded derivatives				6,638	8,003
Deferred profit from index linked bonds				9,353	7,162
<b>Total</b>				<b>619,553</b>	<b>837,286</b>
<b>Other bonds</b>					
	LTL	0 p.a.	2009	9,983	93,649
	LTL	0 p.a.	2010	85,133	-
	LTL	4.33 p.a.	2009	-	25,176
	LTL	6.25 p.a.	2009	-	59,049
	LTL	5.90 p.a.	2009	-	18,969
	LTL	6.28 p.a.	2009	-	48,151
	LTL	6.60 p.a.	2009	-	34,337
	LTL	6.90 p.a.	2009	-	30,710
	LTL	7.60 p.a.	2009	4,049	3,895
	LTL	9.80 p.a.	2010	12,246	12,961
	LTL	12.00 p.a.	2009	10,298	9,641
	EUR	0 p.a.	2009	5,227	5,224
	EUR	0 p.a.	2010	50,137	-
	EEK	0 p.a.	2010	10,341	-
<b>Total</b>				<b>187,414</b>	<b>341,762</b>
<b>Total debt securities in issue</b>				<b>806,967</b>	<b>1,179,048</b>

**AB DNB NORD BANKAS**  
**INTERIM CONDENSED FINANCIAL INFORMATION**  
**AS AT 30 SEPTEMBER 2009**

(All amounts are in LTL thousand, if not otherwise stated)

**NOTE 9 SUBORDINATED LOANS**

Loan provider:	Group		Bank	
	2009 09 30	2008 12 31	2009 09 30	2008 12 31
Norddeutsche Landesbank Girozentrale	116,268	117,077	116,268	117,077
European Bank for Reconstruction and Development (EBRD)	38,117	38,874	38,117	38,874
Stiftung der NORD/LB und der Oeffentlichen Versicherung fuer Braunschweig	8,671	8,768	8,671	8,768
Bank DnB NORD A/S	242,135	240,668	242,135	240,668
<b>Total</b>	<b>405,191</b>	<b>405,387</b>	<b>405,191</b>	<b>405,387</b>

**NOTE 10 SHARE CAPITAL**

The squeeze-out of shares of AB DnB NORD Bankas ended on 21 July 2009. During the squeeze-out the largest shareholder of the bank, Bank DnB NORD A/S, acquired 3,656 ordinary registered shares of AB DnB NORD Bankas and increased its number of shares and voting rights in the Bank up to 99.91 percent.

On 20 August 2009 the amended Bylaws of AB DnB NORD, were registered with the Register of Legal Entities. The amended Bylaws of the Bank provide that the authorized share capital of the Bank is LTL 656,665,410 and is divided into 5,710,134 ordinary registered shares with LTL 115 par value each.

Share premium amounted to LTL 282,928 thousand as at 30 September 2009 (as at 31 December 2008 - LTL 277,218 thousand).

The main shareholders of the Bank are listed in the table below:

	2009 09 30			2008 12 31		
	Number of shares	Nominal value, LTL thousand	%	Number of shares	Nominal value, LTL thousand	%
BANK DNB NORD A/S (DK)	5,705,763	656,163	99.92	4,814,122	553,624	93.68
SKANDINAVISKA ENSKILDA BANKEN clients	-	-	-	257,188	29,577	5.00
Other	4,371	502	0.08	67,810	7,798	1.32
<b>Total</b>	<b>5,710,134</b>	<b>656,665</b>	<b>100.00</b>	<b>5,139,120</b>	<b>590,999</b>	<b>100.00</b>

**NOTE 11 CONTINGENT LIABILITIES AND COMMITMENTS**

**Guarantees, letters of credit, commitments to grant loans and other commitments:**

	Group		Bank	
	2009 09 30	2008 12 31	2009 09 30	2008 12 31
Guarantees	209,061	229,863	747,856	834,995
Letters of credit	19,831	23,067	19,831	23,067
Commitments to grant loans	815,993	1,262,272	1,369,674	1,864,131
Commitments to grant finance leases	7,162	38,613	-	-
Capital commitments and other commitments to acquire assets	3,097	7,158	984	1,434
Other commitments	10,461	8,460	11,017	9,163
<b>Total</b>	<b>1,065,605</b>	<b>1,569,433</b>	<b>2,149,362</b>	<b>2,732,790</b>



**AB DNB NORD BANKAS**  
**INTERIM CONDENSED FINANCIAL INFORMATION**  
**AS AT 30 SEPTEMBER 2009**

(All amounts are in LTL thousand, if not otherwise stated)

**NOTE 11 CONTINGENT LIABILITIES AND COMMITMENTS (continued)**

**Operating lease commitments – where the Bank is the lessee**

The future aggregate minimum lease payments under non-cancellable operating lease agreements are as follows:

	<b>Group</b>		<b>Bank</b>	
	<b>2009 09 30</b>	<b>2008 12 31</b>	<b>2009 09 30</b>	<b>2008 12 31</b>
Not later than 1 year	1,019	1,019	1,240	1,235
Later than 1 year and not later than 5 years	3,142	3,907	3,477	4,394
Later than 5 years	-	-	-	-
<b>Total</b>	<b>4,161</b>	<b>4,926</b>	<b>4,717</b>	<b>5,629</b>

**Amounts receivable under operating lease – where the Group is the lessor**

The future lease payments receivable under non-cancellable operating lease agreements can be specified as follows:

	<b>Group</b>		<b>Bank</b>	
	<b>2009 09 30</b>	<b>2008 12 31</b>	<b>2009 09 30</b>	<b>2008 12 31</b>
Not later than 1 year	2,779	4,170	-	-
Later than 1 year and not later than 5 years	926	2,944	-	-
<b>Total</b>	<b>3,705</b>	<b>7,114</b>	<b>-</b>	<b>-</b>

**NOTE 12 CASH AND CASH EQUIVALENTS**

	<b>Group</b>		<b>Bank</b>	
	<b>2009 09 30</b>	<b>2008 09 30</b>	<b>2009 09 30</b>	<b>2008 09 30</b>
Cash	223,319	170,335	223,319	170,332
Correspondent accounts with other banks	29,629	17,050	29,629	17,050
Overnight deposits	85,246	34,207	85,246	34,207
Mandatory reserves with the central bank LTL	189,127	264,078	189,127	264,078
<b>Total</b>	<b>527,321</b>	<b>485,670</b>	<b>527,321</b>	<b>485,667</b>

**NOTE 13 RELATED PARTY TRANSACTIONS**

In the normal course of business, the Bank enters into banking transactions with large shareholders, members of the Council and the Board as well as subsidiaries.

The following balances were outstanding with Bank DnB NORD A/S (the parent company):

	<b>2009 09 30</b>	<b>2008 12 31</b>
<b>Assets</b>		
Derivative financial instruments	16,373	5,521
Receivable	199	1,381
<b>Liabilities</b>		
Correspondent bank accounts	53,615	-
Loans	-	24,824
Subordinated loans	242,135	240,669
Accrued expenses for management fee	12,148	116
<b>Income</b>	<b>2009 09 30</b>	<b>2008 09 30</b>
Fee and commission	448	-
Net foreign exchange result	5	-
Net gain (loss) from operations with financial instruments	46,979	1,321
<b>Expenses</b>		
Interest	7,936	31,919
Fee and commission	2	12
Administrative	12,122	6,143

**AB DNB NORD BANKAS**  
**INTERIM CONDENSED FINANCIAL INFORMATION**  
**AS AT 30 SEPTEMBER 2009**

(All amounts are in LTL thousand, if not otherwise stated)

**NOTE 13 RELATED PARTY TRANSACTIONS (continued)**

The following balances were outstanding with DnB NOR Group and NORD/LB Group companies:

<b>Assets</b>	<b>2009 09 30</b>	<b>2008 12 31</b>
Correspondent bank accounts	2,055	4,829
Overnight deposits	82,835	41,918
Term deposits	50,112	47,670
Derivative financial instruments	8,242	11,205
Loans	-	2
Accrued income	6	33
Debt securities	8,978	8,967
<b>Liabilities</b>		
Correspondent bank accounts	1,092	410
Overnight deposits	174,013	-
Term deposits	6,046,680	6,514,017
Loans from banks	780,242	866,272
Derivative financial instruments	47,207	35,289
Demand deposits	1,356	109
Subordinated loans	116,268	117,078
<b>Income</b>	<b>2009 09 30</b>	<b>2008 09 30</b>
Interest	2,754	10,439
Fee and commission	414	11
Net foreign exchange result	(50)	(66)
Net gain (loss) from operations with financial instruments	5,461	(6 511)
Other	1,466	-
<b>Expenses</b>		
Interest	154,777	200,510
Fee and commission	48	57
Administrative	41	5,577

The following balances were outstanding on the Bank balance sheet with subsidiaries:

<b>Assets</b>	<b>2009 09 30</b>	<b>2008 12 31</b>
Loans	134,526	81,330
Equity securities	9,910	8,900
Other assets	115	3,729
<b>Liabilities</b>		
Demand deposits	5,039	505
Term deposits	107,099	36,660

The main income/expenses from transactions with subsidiaries are as follows:

<b>Income</b>	<b>2009 09 30</b>	<b>2008 09 30</b>
Interest	4,632	3,152
Fee and commission	5,059	4,866
Dividends	1,199	487
Other	74	157
<b>Expenses</b>		
Interest	300	161
Fee and commission	20	70
Administrative	158	248