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2010 Banking Statistics YEARBOOK

General Information of the Republic of Lithuania

Area	65.3 thousand km ²
Population (1 January 2011), thousand	
Total	3,244.6
Urban	2,171.2
Rural	1,073.4
Density, population per 1 km ²	49.7
Population by sex, thousand	
Males	1,507.3
Females	1,737.3
Capital	Vilnius
Population of Vilnius (1 January 2011), thousand	543.1
Currency unit	Litas
Gross domestic product (in 2010)	
Total, EUR million	27,410
Per 13543-, EUR	8,339

Symbols and Conventions

- Category not applicable
- 0.0 Magnitude less than indicated measurement units
- ... Data not available, although the phenomenon existed

Abbreviations

- Ct** Lithuanian cents
- ECB** European Central Bank
- EU** European Union
- ESA95** The European System of National and Regional Accounts 1995
- GDP** Gross domestic product
- IMF** International Monetary Fund
- LB** The Bank of Lithuania
- LTL** Lithuanian litas
- MFI** Monetary financial institutions
- MMF** Money market funds

Foreign Currencies

- BYR** Belarussian ruble
- DKK** Danish krone
- EUR** Euro
- KZT** Kazakhstan tenge
- LVL** Latvian lats
- NOK** Norwegian krone
- PLN** Polish zloty
- GBP** Pound sterling
- RUB** Russian ruble
- SEK** Swedish krona
- CHF** Swiss franc
- TRY** Turkish lira
- UAH** Ukrainian hryvnia
- USD** United States dollar

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1. MONETARY FINANCIAL INSTITUTIONS BALANCE SHEET AND MONETARY STATISTICS

1.1. Balance Sheet of the Bank of Lithuania

(End-of-year; LTL million)

	2004	2005	2006	2007	2008	2009	2010
Total assets	9,318.8	11,298.5	15,369.4	18,386.5	15,993.6	16,215.9	18,188.5
Loans to residents	20.8	9.6	8.5	10.0	16.7	19.9	17.1
Securities other than shares issued by residents	4.1	2.7	1.4	0.0	0.0	0.0	0.0
MMF shares/units issued by residents	–	–	–	–	–	–	–
Shares and other equity issued by residents	5.5	5.5	3.6	3.6	3.6	3.6	1.5
External assets	8,962.8	10,974.1	14,941.9	18,023.4	15,617.2	15,846.3	17,818.1
Fixed assets	160.7	154.3	147.3	146.0	152.9	150.8	144.6
Remaining assets	165.0	152.3	266.6	203.5	203.3	195.3	207.2
Total liabilities	9,318.8	11,298.5	15,369.4	18,386.5	15,993.6	16,215.9	18,188.5
Currency in circulation	5,589.5	6,709.5	8,049.5	9,160.8	9,619.9	7,921.6	8,811.1
Deposits of residents	2,883.2	3,625.9	6,037.2	6,784.6	4,391.9	5,228.7	6,294.5
Other MFIs	1,395.8	2,211.3	2,592.7	3,725.7	3,088.0	2,602.3	3,759.2
Central government	1,470.9	1,401.6	3,432.9	3,047.3	1,285.6	2,612.4	2,447.8
Other general government and other residents	16.4	13.0	11.6	11.6	18.3	14.0	87.5
Debt securities issued	–	–	–	–	–	–	–
Capital and reserves ¹	794.4	924.0	1,026.3	1,331.1	1,825.4	2,097.2	1,925.8
External liabilities	12.3	27.8	236.4	1,072.0	131.6	413.5	575.6
Remaining liabilities	39.4	11.3	20.0	38.0	24.8	554.9	581.4

¹ The capital and reserves definition for statistical purposes includes provisions for non-performing loans and other assets and profit/losses of current year.

1.2. Composition of Assets of the Bank of Lithuania

(End-of-year; per cent)

	2004	2005	2006	2007	2008	2009	2010
Total assets = 100							
Loans to residents	0.2	0.1	0.1	0.1	0.1	0.1	0.1
Securities other than shares issued by residents	0.0	0.0	0.0	0.0	0.0	0.0	0.0
MMF shares/units issued by residents	–	–	–	–	–	–	–
Shares and other equity issued by residents	0.1	0.1	0.0	0.0	0.0	0.0	0.0
External assets	96.2	97.1	97.2	98.0	97.6	97.7	98.0
Fixed assets	1.7	1.4	1.0	0.8	1.0	0.9	0.8
Remaining assets	1.8	1.3	1.7	1.1	1.3	1.3	1.1

1.3. Composition of Liabilities of the Bank of Lithuania

(End-of-year; per cent)

	2004	2005	2006	2007	2008	2009	2010
Total liabilities = 100							
Currency in circulation	60.0	59.4	52.4	49.8	60.1	48.9	48.4
Deposits of residents	30.9	32.1	39.3	36.9	27.5	32.2	34.6
Debt securities issued	–	–	–	–	–	–	–
Capital and reserves	8.6	8.2	6.7	7.3	11.4	12.9	10.6
External liabilities	0.1	0.2	1.5	5.8	0.8	2.6	3.2
Remaining liabilities	0.4	0.1	0.1	0.2	0.2	3.4	3.2

1.4. External Assets of the Bank of Lithuania

(End-of-year; LTL million)

	2004	2005	2006	2007	2008	2009	2010
Total	8,962.8	10,974.1	14,941.9	18,023.4	15,617.2	15,846.3	17,818.1
Monetary gold ¹	206.3	277.4	310.8	366.2	395.7	496.5	688.3
Special drawing rights	0.3	0.3	0.4	0.4	0.4	518.4	549.6
Loans	1,256.6	2,158.2	2,869.5	2,188.8	1,738.2	417.9	2,545.2
MFIs (banks)	951.4	1,996.9	2,063.4	1,976.4	1,731.9	410.5	1,222.4
Non-MFIs (non-banks)	305.2	161.3	806.1	212.4	6.3	7.4	1,322.8
Securities other than shares	7,485.9	8,520.7	11,743.8	15,450.7	13,465.5	14,396.1	14,017.6
MFIs (banks)	818.4	915.6	3,803.2	5,903.9	1,673.6	999.3	1,340.4
Non-MFIs (non-banks)	6,667.5	7,605.1	7,940.6	9,546.9	11,791.9	13,396.8	12,677.3
MMF shares/units	–	–	–	–	–	–	–
Shares and other equity	13.7	17.5	17.5	17.3	17.3	17.4	17.4

¹ Including gold swaps.

1.5. External Liabilities of the Bank of Lithuania

(End-of-year; LTL million)

	2004	2005	2006	2007	2008	2009	2010
Total	12.3	27.8	236.4	1,072.0	131.6	413.5	575.6
Deposits	12.3	27.8	236.4	1,072.0	131.6	413.5	575.6
MFIs (banks)	0.1	0.1	0.1	266.6	2.2	20.4	319.7
Non-MFIs (non-banks)	12.2	27.7	236.2	805.4	129.4	393.1	256.0
General government	12.2	27.7	236.2	145.1	122.9	386.6	107.0
Other non-residents	0.0	0.0	0.0	660.3	6.5	6.5	149.0
Debt securities issued	–	–	–	–	–	–	–

1.6. Aggregated Balance Sheet of Other MFIs¹

(End-of-year; LTL million)

	2004	2005	2006	2007	2008	2009	2010
Total assets	29,535.9	45,446.9	59,895.4	82,237.6	91,645.2	90,395.0	88,637.0
Cash	468.2	590.7	805.0	1,053.0	1,099.6	950.3	963.9
Loans to residents	20,667.9	33,382.9	44,887.4	64,214.6	74,806.0	67,855.0	66,095.3
Bank of Lithuania	1,400.4	2,228.4	2,616.2	3,760.1	3,119.0	2,633.0	3,725.6
Other MFIs	657.8	906.4	497.7	743.3	566.3	373.4	679.9
General government	906.3	1,046.7	665.7	860.0	1,491.0	1,342.4	2,371.2
Other residents	17,703.4	29,201.4	41,107.8	58,851.1	69,629.6	63,506.2	59,318.6
Securities other than shares issued by residents	2,347.1	2,687.1	2,678.5	2,891.5	2,486.5	3,418.2	3,799.8
MMF shares/units issued by residents	–	–	–	–	–	–	0.6
Shares and other equity issued by residents	314.8	268.0	287.5	265.0	245.2	441.7	802.6
External assets	4,719.1	7,400.5	9,854.2	11,843.8	11,004.5	14,914.2	13,883.8
Fixed assets	729.4	712.1	713.6	773.4	889.7	764.3	638.7
Remaining assets	289.4	405.7	669.3	1,196.3	1,113.6	2,051.3	2,452.3
Total liabilities	29,535.9	45,446.9	59,895.4	82,237.6	91,645.2	90,395.0	88,637.0
Deposits of residents	18,463.1	25,158.4	30,410.5	37,664.3	36,933.8	39,873.4	44,147.7
Bank of Lithuania	10.0	0.0	0.0	0.0	0.0	0.0	0.0
Other MFIs	666.1	933.1	557.8	840.4	595.4	537.7	776.4
Central government	616.7	672.5	738.3	681.4	926.6	1,837.8	2,671.7
Other general government and other residents	17,170.4	23,552.7	29,114.4	36,142.5	35,411.8	37,497.8	40,699.5
MMF shares/units ²	...	...	...	...	...	...	...
Debt securities issued ³	679.9	1,154.0	1,608.6	2,700.7	2,578.3	2,126.4	1,259.8
Capital and reserves ⁴	2,754.1	3,575.2	4,620.0	6,483.2	7,824.3	10,282.8	11,584.9
External liabilities	7,135.9	14,745.3	21,475.5	32,636.8	42,070.3	35,986.6	29,728.7
Remaining liabilities	502.9	814.1	1,780.8	2,752.7	2,238.5	2,125.8	1,916.0

¹ Other MFIs – commercial banks, foreign bank branches, Central credit union of Lithuania, other credit unions and money market funds.

² Amounts held by non-residents are included in external liabilities.

³ Amounts issued with maturity up to 2 years held by non-residents are included in external liabilities.

⁴ The capital and reserves definition for statistical purposes includes provisions for non-performing loans and other assets and profit/losses of current year, but excludes subordinated debt.

1.7. Composition of Assets of Other MFIs

(End-of-year; per cent)

	2004	2005	2006	2007	2008	2009	2010
Total assets = 100							
Cash	1.6	1.3	1.3	1.3	1.2	1.1	1.1
Loans to residents	70.0	73.4	74.9	78.1	81.6	75.1	74.6
Securities other than shares issued by residents	7.9	5.9	4.5	3.5	2.7	3.8	4.3
MMF shares/units issued by residents	–	–	–	–	–	–	0.0
Shares and other equity issued by residents	1.0	0.6	0.5	0.3	0.3	0.5	0.9
External assets	16.0	16.3	16.5	14.4	12.0	16.4	15.7
Fixed assets	2.5	1.6	1.2	0.9	1.0	0.8	0.7
Remaining assets	1.0	0.9	1.1	1.5	1.2	2.3	2.7

1.8. Composition of Liabilities of Other MFIs

(End-of-year; per cent)

	2004	2005	2006	2007	2008	2009	2010
Total liabilities = 100							
Deposits of residents	62.5	55.4	50.8	45.8	40.3	44.1	49.8
MMF shares/units	...	...	...	...	...	...	...
Debt securities issued	2.3	2.5	2.7	3.3	2.8	2.3	1.4
Capital and reserves	9.3	7.9	7.7	7.9	8.5	11.4	13.1
External liabilities	24.2	32.4	35.8	39.7	45.9	39.8	33.5
Remaining liabilities	1.7	1.8	3.0	3.3	2.5	2.4	2.2

1.9. External Assets of Other MFIs

(End-of-year; LTL million)

	2004	2005	2006	2007	2008	2009	2010
Total	4,719.1	7,400.5	9,854.2	11,843.8	11,004.5	14,914.2	13,883.8
Cash	201.1	251.3	319.9	390.7	407.5	429.0	445.4
Loans	3,516.6	4,694.9	5,322.4	6,730.3	6,970.2	9,948.6	8,763.3
MFIs (banks)	3,327.7	4,243.6	4,607.2	5,500.0	5,289.2	8,152.0	6,311.7
Non-MFIs (non-banks)	188.9	451.3	715.2	1,230.3	1,681.0	1,796.6	2,451.6
Securities other than shares	997.6	2,284.3	3,994.5	4,527.3	3,489.1	4,391.3	4,406.1
MMF shares/units	–	–	–	24.9	0.0	0.0	0.0
Shares and other equity	3.8	170.1	217.5	170.7	137.7	145.4	269.1

1.10. External Liabilities of Other MFIs

(End-of-year; LTL million)

	2004	2005	2006	2007	2008	2009	2010
Total	7,135.9	14,745.3	21,475.5	32,636.8	42,070.3	35,986.6	29,728.7
Deposits	7,135.1	14,744.8	21,423.2	32,593.6	42,036.8	35,920.3	29,728.4
MFIs (banks)	5,529.4	12,046.0	18,310.1	29,211.9	39,626.9	33,295.0	25,999.5
Non-MFIs (non-banks)	1,605.7	2,698.8	3,113.1	3,381.7	2,409.9	2,625.3	3,728.9
MMF shares/units	...	...	...	...	...	...	...
Debt securities issued	0.8	0.5	52.3	43.2	33.5	66.3	0.3

1.11. Consolidated Balance Sheet of MFIs¹

(End-of-year; LTL million)

	2004	2005	2006	2007	2008	2009	2010
Total assets	36,242.8	52,922.9	71,285.2	95,029.7	102,767.8	102,439.0	101,378.8
Loans to residents	18,620.5	30,257.7	41,781.9	59,721.0	71,137.3	64,868.5	61,706.9
Securities other than shares issued by residents	2,300.6	2,614.3	2,620.4	2,855.1	2,400.5	3,203.0	3,723.3
Shares and other equity issued by other residents	295.2	252.0	289.9	267.1	248.8	445.3	804.0
External assets	13,681.9	18,374.5	24,796.2	29,867.2	26,621.7	30,760.5	31,702.0
Fixed assets	890.1	866.4	860.9	919.4	1,042.6	915.0	783.2
Remaining assets	454.4	558.0	935.9	1,399.8	1,316.9	2,246.6	2,659.4

1.11. Consolidated Balance Sheet of MFIs¹

continued

	2004	2005	2006	2007	2008	2009	2010
Total liabilities	36,242.8	52,922.9	71,285.2	95,029.7	102,767.8	102,439.0	101,378.8
Currency in circulation ²	5,121.3	6,118.8	7,244.5	8,107.8	8,520.4	6,971.3	7,842.2
Deposits of residents	19,274.4	25,639.9	33,297.2	39,882.9	37,642.2	41,962.1	45,906.5
MMF shares/units ³	...	...	...	...	...	...	...
Debt securities issued ⁴	629.4	1,078.5	1,549.1	2,664.3	2,492.2	1,911.2	1,183.3
Capital and reserves ⁵	3,523.4	4,477.7	5,645.1	7,812.7	9,649.7	12,380.0	13,510.6
External liabilities	7,148.2	14,773.2	21,711.9	33,708.8	42,201.9	36,400.1	30,304.3
Remaining liabilities	542.4	825.3	1,800.7	2,790.7	2,263.3	2,680.7	2,497.4
Excess of inter-MFI liabilities ⁶	3.8	9.5	36.6	62.6	-1.9	133.6	130.2

¹ MFIs – The Bank of Lithuania and other MFIs. List of Lithuanian MFIs for statistical purposes is posted on the LB's Internet web site (<http://www.lb.lt/eng/statistics/pfiliste.html>).

² Net of MFI holdings of cash.

³ Net of MFI holdings of MMF shares/units issued by residents.

⁴ Net of MFI holdings of securities other than shares issued by resident MFIs.

⁵ Net of MFI holdings of shares and other equity issued by resident MFIs.

⁶ Deposits of resident MFIs net of loans to resident MFIs.

1.12. Composition of Assets of MFIs

(End-of-year; per cent)

	2004	2005	2006	2007	2008	2009	2010
Total assets = 100							
Loans to residents	51.4	57.2	58.6	62.8	69.2	63.3	60.9
Securities other than shares issued by residents	6.3	4.9	3.7	3.0	2.3	3.1	3.7
Shares and other equity issued by other residents	0.8	0.5	0.4	0.3	0.3	0.4	0.8
External assets	37.7	34.7	34.8	31.4	25.9	30.0	31.2
Fixed assets	2.5	1.6	1.2	1.0	1.0	0.9	0.8
Remaining assets	1.3	1.1	1.3	1.5	1.3	2.3	2.6

1.13. Composition of Liabilities of MFIs

(End-of-year; per cent)

	2004	2005	2006	2007	2008	2009	2010
Total liabilities = 100							
Currency in circulation	14.1	11.6	10.2	8.5	8.3	6.8	7.7
Deposits of residents	53.2	48.4	46.7	42.0	36.6	41.0	45.3
MMF shares/units	...	...	...	...	...	...	...
Debt securities issued	1.8	2.0	2.2	2.8	2.4	1.9	1.2
Capital and reserves	9.7	8.5	7.9	8.2	9.4	12.1	13.3
External liabilities	19.7	27.9	30.4	35.5	41.1	35.5	29.9
Remaining liabilities	1.5	1.6	2.5	2.9	2.2	2.6	2.5
Excess of inter-MFI liabilities	0.0	0.0	0.1	0.1	0.0	0.1	0.1

1.14. Monetary Aggregates¹ and Counterparts (Monetary Survey)

(End-of-year; LTL million)

	2004	2005	2006	2007	2008	2009	2010
M3 ²	22,541.7	29,850.5	36,346.0	44,227.8	44,062.9	44,181.6	48,117.3
M2 ³	22,353.9	29,487.8	35,819.2	43,470.1	43,312.8	43,633.9	47,726.6
M1 ⁴	15,126.4	20,902.5	24,833.7	27,938.1	23,321.9	22,049.9	27,398.7
M2–M1 ⁵	7,227.6	8,585.3	10,985.5	15,532.0	19,990.8	21,584.0	20,328.0
M3–M2	187.7	362.7	526.8	757.7	750.1	547.6	390.6
Deposits of central government	2,087.7	2,074.1	4,171.2	3,728.8	2,212.1	4,450.2	5,119.5
Longer-term financial liabilities	4,245.7	5,624.0	7,218.8	10,511.0	12,029.5	14,598.9	15,226.8
Other items (net) ⁶	-1,124.9	-823.2	40.5	534.0	-98.1	-353.5	831.7
Net external assets	6,533.7	3,601.4	3,084.2	-3,841.6	-15,580.2	-5,639.6	1,397.6
Domestic credit ⁷	21,216.4	33,124.0	44,692.2	62,843.3	73,786.6	68,516.8	66,234.2
Memo: monetary liabilities of central government	326.6	233.7	0.0	0.0	0.0	6.2	16.5

¹ Monetary liabilities of MFIs and central government vis-à-vis resident non-MFIs excluding central government.

² M2 and marketable instruments: repurchase agreements, MMF share/units and debt securities issued up to 2 years.

³ M1 and other short-term deposits in litas and foreign currencies: deposits with agreed maturity up to 2 years and deposits redeemable at notice up to 3 months.

⁴ Currency in circulation and overnight deposits in litas and foreign currencies.

⁵ Including the monetary liabilities of central government: saving notes.

⁶ Including the counterpart of monetary liabilities of central government.

⁷ Domestic credit comprises MFI loans to resident non-MFIs and MFI holdings of securities issued by resident non-MFIs.

1.15. Components of Monetary Aggregates

(End-of-year; LTL million)

	2004	2005	2006	2007	2008	2009	2010
M1							
Currency in circulation	5,121.3	6,118.8	7,244.5	8,107.8	8,520.4	6,971.3	7,847.2
Overnight deposits	10,005.1	14,783.7	17,589.2	19,830.3	14,801.6	15,078.7	19,551.5
Deposits in litas	8,047.1	11,613.8	14,993.1	17,285.0	12,154.6	11,322.2	15,351.8
Deposits in foreign currencies	1,957.9	3,170.0	2,596.1	2,545.3	2,647.0	3,756.4	4,199.6
M2–M1							
Deposits with agreed maturity up to 2 years	6,795.6	8,168.2	10,791.0	15,335.4	19,750.1	21,416.1	20,116.3
Deposits in litas	4,537.7	5,352.9	7,522.2	10,596.2	13,533.4	13,489.0 ¹	12,994.2 ¹
Deposits in foreign currencies	2,257.9	2,815.3	3,268.8	4,739.2	6,216.6	7,927.1	7,122.1
Deposits redeemable at notice up to 3 months	432.0	417.0	194.5	196.6	240.8	167.9	211.7
Deposits in litas	404.1 ¹	347.4 ¹	144.9	142.4	132.9	69.7	111.1
Deposits in foreign currencies	27.9	69.7	49.6	54.2	107.8	98.2	100.6
M3–M2							
Repurchase agreements	0.0	0.0	2.2	263.3	150.8	104.5	35.1
MMF shares/units	...	...	...	...	...	...	...
Debt securities up to 2 years	187.7	362.7	524.6	494.5	599.3	443.1	356.1

¹ Including the monetary liabilities of central government: saving notes.

1.16. Domestic Credit¹

(End-of-year; LTL million)

	2004	2005	2006	2007	2008	2009	2010
Total	21,216.4	33,124.0	44,692.2	62,843.3	73,786.6	68,516.8	66,234.2
Credit to general government	3,190.2	3,636.2	3,253.3	3,653.7	3,862.5	4,345.9	5,762.5
Credit to central government	2,638.3	3,082.4	2,591.0	2,798.2	2,588.6	3,011.3	3,399.3
Credit to other general government	551.9	553.8	662.3	855.4	1,273.8	1,334.5	2,363.3
Credit to other residents	18,026.2	29,487.8	41,438.9	59,189.6	69,924.2	64,170.9	60,471.7
O/w: loans	17,714.2	29,211.0	41,116.3	58,861.1	69,646.3	63,526.1	59,335.7
Credit to financial intermediaries ²	1,723.0	4,033.3	2,894.2	3,165.2	3,920.1	2,721.1	3,720.4
Credit to non-financial corporations	11,284.8	16,091.0	22,700.9	30,984.0	35,806.7	32,556.8	29,398.7
Credit to households ³	5,018.5	9,363.4	15,843.8	25,040.4	30,197.4	28,893.1	27,352.6
Memo: net credit to central government	550.7	1,008.3	-1,580.2	-930.5	376.5	-1,438.8	-1,720.2

¹ Domestic credit comprises MFIs loans to resident non-MFIs and MFIs holdings of securities issued by resident non-MFIs.

² Including financial auxiliaries.

³ Including non-profit institutions serving households.

1.17. Loans¹

(End-of-year; LTL million)

	2004	2005	2006	2007	2008	2009	2010
Total loans	18,609.7	30,248.1	41,773.5	59,711.1	71,120.7	64,848.6	61,689.8
Up to 1 year	4,030.9	5,584.6	6,368.1	9,318.2	10,696.0	9,836.0	10,405.1
Over 1 year and up to 5 years	5,562.1	8,654.2	12,363.3	17,213.9	18,245.0	15,360.3	14,446.1
Over 5 years	9,016.7	16,009.3	23,042.0	33,179.0	42,179.7	39,652.4	36,838.5
Loans to financial intermediaries ²	1,518.9	3,870.5	2,703.5	2,961.0	3,715.1	2,263.2	2,888.7
Up to 1 year	595.1	1,135.0	1,037.2	1,551.2	1,679.6	1,071.4	1,265.8
Over 1 year and up to 5 years	708.1	1,433.7	1,114.8	764.7	1,000.8	640.1	627.2
Over 5 years	215.7	1,301.7	551.5	645.1	1,034.7	551.7	995.8
Loans to central government	354.4	492.9	3.4	4.6	217.2	7.9	7.9
Up to 1 year	348.4	488.3	1.6	2.0	215.2	7.0	0.6
Over 1 year and up to 5 years	2.6	1.6	0.0	2.2	2.0	0.3	6.9
Over 5 years	3.4	3.0	1.7	0.3	0.0	0.6	0.5
Loans to local government	419.8	463.5	614.3	831.4	1,187.0	1,243.4	1,234.9
Up to 1 year	28.4	24.8	34.7	33.5	42.0	44.2	22.6
Over 1 year and up to 5 years	126.4	132.0	146.7	182.7	183.8	180.2	198.3
Over 5 years	265.0	306.8	432.9	615.2	961.2	1,019.0	1,014.1
Loans to social security funds	132.1	90.3	48.0	24.0	86.8	91.1	1,128.4
Up to 1 year	0.0	0.0	0.0	0.0	86.8	0.0	1,018.2
Over 1 year and up to 5 years	52.3	18.4	0.0	0.0	0.0	91.1	110.1
Over 5 years	79.9	71.9	48.0	24.0	0.0	0.0	0.0
Loans to non-financial corporations	11,176.7	15,976.9	22,569.0	30,859.7	35,733.8	32,369.8	29,094.4
Up to 1 year	2,807.2	3,648.6	4,915.2	7,110.5	8,132.1	8,038.3	7,389.8
Over 1 year and up to 5 years	3,607.6	5,147.0	7,826.1	11,180.3	11,417.9	9,972.1	10,032.4
Over 5 years	4,761.9	7,181.4	9,827.6	12,569.0	16,183.8	14,359.4	11,672.2

1.17. Loans¹

continued

	2004	2005	2006	2007	2008	2009	2010
Loans to households ³	5,007.8	9,353.9	15,835.4	25,030.4	30,180.7	28,873.2	27,335.5
Up to 1 year	251.8	287.9	379.4	621.1	540.2	674.9	708.2
Over 1 year and up to 5 years	1,065.1	1,921.5	3,275.7	5,084.0	5,640.5	4,476.5	3,471.3
Over 5 years	3,690.9	7,144.5	12,180.2	19,325.3	24,000.1	23,721.7	23,156.0
Consumer credit	749.5	1,522.7	2,559.3	3,659.5	4,368.3	3,544.3	3,216.8
Up to 1 year	31.9	28.2	31.1	46.7	59.6	65.8	122.2
Over 1 year and up to 5 years	647.5	1,290.2	2,030.6	2,850.5	3,220.9	2,362.7	1,928.3
Over 5 years	70.2	204.3	497.5	762.3	1,087.9	1,115.8	1,166.4
Lending for house purchase	3,448.1	6,457.5	10,348.1	16,743.9	20,908.4	20,809.3	20,658.4
Up to 1 year	12.0	9.3	11.9	43.5	29.3	65.4	77.1
Over 1 year and up to 5 years	69.0	99.1	86.0	147.3	177.8	166.4	320.2
Over 5 years	3,367.1	6,349.2	10,250.2	16,553.1	20,701.3	20,577.5	20,261.2
Other lending	810.2	1,373.7	2,928.0	4,627.1	4,904.0	4,519.6	3,460.3
Up to 1 year	208.0	250.4	336.4	530.9	451.3	543.8	509.0
Over 1 year and up to 5 years	348.6	532.2	1,159.1	2,086.3	2,241.7	1,947.4	1,222.9
Over 5 years	253.7	591.1	1,432.5	2,009.9	2,211.0	2,028.4	1,728.4

¹ Loans of other MFIs to residents except MFIs.

² Including financial auxiliaries.

³ Including non-profit institutions serving households.

1.18. Composition of Loans by Sector

(End-of-year; per cent)

	2004	2005	2006	2007	2008	2009	2010
Total loans = 100							
Loans to financial intermediaries	8.2	12.8	6.5	5.0	5.2	3.5	4.7
Loans to central government	1.9	1.6	0.0	0.0	0.3	0.0	0.0
Loans to local government	2.2	1.6	1.5	1.4	1.7	1.9	2.0
Loans to social security funds	0.7	0.3	0.1	0.0	0.1	0.1	1.8
Loans to non-financial corporations	60.1	52.8	54.0	51.7	50.2	49.9	47.2
Loans to households	26.9	30.9	37.9	41.9	42.5	44.6	44.3

1.19. Composition of Loans by Maturity and Purpose

(End-of-year; per cent)

	2004	2005	2006	2007	2008	2009	2010
Total loans = 100							
Loans up to 1 year	21.7	18.5	15.2	15.6	15.0	15.2	16.9
Loans over 1 year and up to 5 years	29.9	28.6	29.6	28.8	25.7	23.7	23.4
Loans over 5 years	48.4	52.9	55.2	55.6	59.3	61.1	59.7

1.19. Composition of Loans by Maturity and Purpose

continued

	2004	2005	2006	2007	2008	2009	2010
Loans to financial intermediaries = 100							
Loans up to 1 year	39.2	29.3	38.4	52.4	45.2	47.3	43.8
Loans over 1 year and up to 5 years	46.6	37.1	41.2	25.8	26.9	28.3	21.7
Loans over 5 years	14.2	33.6	20.4	21.8	27.9	24.4	34.5
Loans to central government = 100							
Loans up to 1 year	98.3	99.1	47.8	43.6	99.1	88.9	7.1
Loans over 1 year and up to 5 years	0.7	0.3	1.0	49.1	0.9	3.6	87.1
Loans over 5 years	1.0	0.6	51.2	7.3	0.0	7.5	5.8
Loans to local government = 100							
Loans up to 1 year	6.8	5.3	5.6	4.0	3.5	3.6	1.8
Loans over 1 year and up to 5 years	30.1	28.5	23.9	22.0	15.5	14.5	16.1
Loans over 5 years	63.1	66.2	70.5	74.0	81.0	81.9	82.1
Loans to social security funds = 100							
Loans up to 1 year	0.0	0.0	0.0	0.0	100.0	0.0	90.2
Loans over 1 year and up to 5 years	39.6	20.3	0.0	0.0	0.0	100.0	9.8
Loans over 5 years	60.4	79.7	100.0	100.0	0.0	0.0	0.0
Loans to non-financial corporations = 100							
Loans up to 1 year	25.1	22.9	21.8	23.0	22.7	24.8	25.4
Loans over 1 year and up to 5 years	32.3	32.2	34.7	36.3	32.0	30.8	34.5
Loans over 5 years	42.6	44.9	43.5	40.7	45.3	44.4	40.1
Loans to households = 100							
Loans up to 1 year	5.0	3.1	2.4	2.5	1.8	2.3	2.6
Loans over 1 year and up to 5 years	21.3	20.5	20.7	20.3	18.7	15.5	12.7
Loans over 5 years	73.7	76.4	76.9	77.2	79.5	82.2	84.7
Consumer credit = 100							
Up to 1 year	4.2	1.9	1.2	1.3	1.4	1.8	3.8
Over 1 year and up to 5 years	86.4	84.7	79.4	77.9	73.7	66.7	59.9
Over 5 years	9.4	13.4	19.4	20.8	24.9	31.5	36.3
Lending for house purchase = 100							
Up to 1 year	0.3	0.2	0.1	0.3	0.1	0.3	0.4
Over 1 year and up to 5 years	2.0	1.5	0.8	0.9	0.9	0.8	1.5
Over 5 years	97.7	98.3	99.1	98.8	99.0	98.9	98.1
Other lending = 100							
Up to 1 year	25.7	18.2	11.5	11.5	9.2	12.0	14.7
Over 1 year and up to 5 years	43.0	38.8	39.6	45.1	45.7	43.1	35.3
Over 5 years	31.3	43.0	48.9	43.4	45.1	44.9	50.0

1.20. Loans¹ in Litas

(End-of-year; LTL million)

	2004	2005	2006	2007	2008	2009	2010
Total	7,832.7	10,503.7	20,009.8	26,980.9	25,601.4	17,926.4	16,796.9
Loans to financial intermediaries ²	768.3	872.6	1,345.3	1,256.2	1,614.1	1,132.6	910.8
Loans to central government	5.0	4.1	3.4	4.6	7.8	4.2	4.0
Loans to other general government	257.9	270.1	346.2	445.3	727.0	537.2	1,547.5
Loans to non-financial corporations	3,938.0	5,122.4	9,426.6	12,706.1	11,674.3	7,788.4	7,057.0
Loans to households ³	2,863.4	4,234.6	8,888.4	12,568.7	11,578.2	8,464.0	7,277.5

¹ Loans of other MFIs to residents except MFIs.

² Including financial auxiliaries.

³ Including non-profit institutions serving households.

1.21. Composition of Loans in Litas

(End-of-year; per cent)

	2004	2005	2006	2007	2008	2009	2010
Total loans = 100							
Loans to financial intermediaries	9.8	8.3	6.7	4.7	6.4	6.3	5.4
Loans to central government	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Loans to other general government	3.3	2.6	1.7	1.6	2.8	3.0	9.2
Loans to non-financial corporations	50.3	48.8	47.2	47.1	45.6	43.5	42.1
Loans to households	36.5	40.3	44.4	46.6	45.2	47.2	43.3

1.22. Loans¹ in Euros

(End-of-year; LTL million)

	2004	2005	2006	2007	2008	2009	2010
Total	9,542.8	18,575.7	20,720.3	31,002.3	43,329.4	44,962.9	43,399.4
Loans to financial intermediaries ²	627.5	2,887.9	1,279.9	1,615.1	1,937.4	1,030.5	1,785.0
Loans to central government	349.4	488.8	0.0	0.0	209.4	3.7	3.9
Loans to other general government	280.6	278.1	314.3	409.7	546.8	797.3	815.8
Loans to non-financial corporations	6,239.9	9,862.7	12,215.6	16,562.3	22,321.4	22,994.4	21,057.2
Loans to households ³	2,045.5	5,058.2	6,910.6	12,415.2	18,314.4	20,137.0	19,737.5

¹ Loans of other MFIs to residents except MFIs.

² Including financial auxiliaries.

³ Including non-profit institutions serving households.

1.23. Composition of Loans in Euros

(End-of-year; per cent)

	2004	2005	2006	2007	2008	2009	2010
Total loans = 100							
Loans to financial intermediaries	6.6	15.6	6.2	5.2	4.5	2.3	4.1
Loans to central government	3.7	2.6	0.0	0.0	0.5	0.0	0.0
Loans to other general government	2.9	1.5	1.5	1.3	1.3	1.8	1.9
Loans to non-financial corporations	65.4	53.1	59.0	53.4	51.5	51.1	48.5
Loans to households	21.4	27.2	33.3	40.1	42.2	44.8	45.5

1.24. Loans to Non-residents

(End-of-year; LTL million)

	2004	2005	2006	2007	2008	2009	2010
Total	3,516.6	4,694.9	5,322.4	6,730.3	6,970.2	9,948.6	8,763.3
Loans to MFIs (banks) ¹	3,327.7	4,243.6	4,607.2	5,500.0	5,289.2	8,152.0	6,311.7
Euro area	1,415.1	2,758.3	2,020.2	2,732.5	1,614.3	2,208.4	1,697.5
EU non-euro area ²	1,072.3	779.4	1,754.3	1,826.5	2,402.7	5,117.0	3,625.1
Non-EU	840.4	705.9	832.7	941.0	1,272.2	826.6	989.2
Loans to non-MFIs (non-banks) ¹	188.9	451.3	715.2	1,230.3	1,681.0	1,796.6	2,451.6
Euro area	25.3	126.7	53.6	78.9	327.9	373.7	593.2
EU non-euro area ²	95.4	212.5	243.2	346.2	290.5	312.7	580.4
Non-EU	68.1	112.1	418.4	805.2	1,062.7	1,110.2	1,278.0

¹ The term "banks" refers to non-EU resident institutions of a similar type to MFIs resident in EU.

² Excluding Lithuania.

1.25. Deposits¹

(End-of-year; LTL million)

	2004	2005	2006	2007	2008	2009	2010
Total deposits	17,787.1	24,225.3	29,852.7	36,823.9	36,338.4	39,335.6	43,371.2
Overnight deposits	10,512.7	15,388.8	18,225.7	20,423.5	15,491.4	15,684.4	20,412.1
Deposits with agreed maturity	7,169.0	8,653.2	11,430.3	15,940.5	20,455.4	23,378.8	22,712.4
Deposits redeemable at notice	105.4	183.3	194.5	196.6	240.8	167.9	211.7
Repurchase agreements	–	–	2.2	263.3	150.8	104.5	35.1
Deposits of financial intermediaries ²	284.7	366.5	534.5	745.1	1,165.2	1,702.9	1,356.6
Overnight deposits	126.4	209.2	257.3	364.7	354.5	430.2	416.5
Deposits with agreed maturity	158.2	156.7	275.9	358.5	809.8	1,272.6	939.3
Deposits redeemable at notice	0.1	0.7	1.4	21.8	0.9	0.1	0.8
Repurchase agreements	–	0.0	0.0	0.0	0.0	0.0	0.0
Deposits of central government	616.7	672.5	738.3	681.4	926.6	1,837.8	2,671.7
Overnight deposits	524.0	618.1	648.1	604.8	708.1	619.8	868.0
Deposits with agreed maturity	92.8	54.4	90.2	76.6	218.5	1,218.0	1,803.6
Deposits redeemable at notice	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits of local government	311.2	341.2	274.0	258.8	255.7	234.4	456.4
Overnight deposits	305.2	331.4	263.9	238.5	234.9	214.9	426.9
Deposits with agreed maturity	6.0	9.8	10.0	19.7	18.8	18.5	28.8
Deposits redeemable at notice	0.0	0.0	0.1	0.6	2.0	1.0	0.7
Deposits of social security funds	595.5	829.6	1,335.7	1,688.8	650.3	628.8	804.8
Overnight deposits	595.5	829.6	1,265.1	1,562.6	417.9	491.6	550.2
Deposits with agreed maturity	0.0	0.0	70.7	126.2	232.4	137.2	254.6
Deposits redeemable at notice	–	–	–	–	–	–	–
Deposits of non-financial corporations	5,777.7	7,798.5	8,408.1	9,968.5	8,648.0	9,406.4	10,960.5
Overnight deposits	4,275.8	6,420.7	6,774.3	7,215.8	5,261.7	5,877.5	7,749.3
Deposits with agreed maturity	1,500.2	1,354.0	1,612.3	2,468.8	3,223.6	3,406.8	3,174.5
Deposits redeemable at notice	1.7	23.8	19.5	26.0	18.5	28.0	11.7
Repurchase agreements	–	–	2.0	257.9	144.2	94.1	25.1

1.25. Deposits¹

continued

	2004	2005	2006	2007	2008	2009	2010
Deposits of households ³	10,201.3	14,217.0	18,562.1	23,481.2	24,692.7	25,525.3	27,121.2
Overnight deposits	4,685.8	6,979.9	9,017.2	10,437.0	8,514.3	8,050.4	10,401.1
Deposits with agreed maturity	5,411.8	7,078.2	9,371.2	12,890.7	15,952.4	17,325.7	16,511.6
Deposits redeemable at notice	103.6	158.9	173.6	148.2	219.4	138.8	198.5
Repurchase agreements	–	–	0.2	5.3	6.6	10.4	10.0

¹ Deposits of residents except MFIs with other MFIs.

² Including financial auxiliaries.

³ Including non-profit institutions serving households.

1.26. Composition of Deposits by Sector

(End-of-year; per cent)

	2004	2005	2006	2007	2008	2009	2010
Total deposits = 100							
Deposits of financial intermediaries	1.6	1.5	1.8	2.0	3.2	4.3	3.1
Deposits of central government	3.5	2.8	2.4	1.8	2.5	4.7	6.2
Deposits of local government	1.7	1.4	0.9	0.7	0.7	0.6	1.1
Deposits of social security funds	3.3	3.4	4.5	4.6	1.8	1.6	1.8
Deposits of non-financial corporations	32.5	32.2	28.2	27.1	23.8	23.9	25.3
Deposits of households	57.4	58.7	62.2	63.8	68.0	64.9	62.5

1.27. Composition of Deposits by Type

(End-of-year; per cent)

	2004	2005	2006	2007	2008	2009	2010
Total deposits = 100							
Overnight deposits	59.1	63.5	61.1	55.5	42.6	39.9	47.1
Deposits with agreed maturity	40.3	35.7	38.3	43.3	56.3	59.4	52.3
Deposits redeemable at notice	0.6	0.8	0.6	0.5	0.7	0.4	0.5
Repurchase agreements	–	–	0.0	0.7	0.4	0.3	0.1
Deposits of financial intermediaries = 100							
Overnight deposits	44.4	57.1	48.1	49.0	30.4	25.3	30.7
Deposits with agreed maturity	55.6	42.7	51.6	48.1	69.5	74.7	69.2
Deposits redeemable at notice	0.0	0.2	0.3	2.9	0.1	0.0	0.1
Repurchase agreements	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits of central government = 100							
Overnight deposits	85.0	91.9	87.8	88.8	76.4	33.7	32.5
Deposits with agreed maturity	15.0	8.1	12.2	11.2	23.6	66.3	67.5
Deposits redeemable at notice	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits of local government = 100							
Overnight deposits	98.1	97.1	96.3	92.2	91.9	91.7	93.5
Deposits with agreed maturity	1.9	2.9	3.7	7.6	7.3	7.9	6.3
Deposits redeemable at notice	0.0	0.0	0.0	0.2	0.8	0.4	0.2

1.27. Composition of Deposits by Type

continued

	2004	2005	2006	2007	2008	2009	2010
Deposits of social security funds = 100							
Overnight deposits	100.0	100.0	94.7	92.5	64.3	78.2	68.4
Deposits with agreed maturity	0.0	0.0	5.3	7.5	35.7	21.8	31.6
Deposits redeemable at notice	–	–	–	–	–	–	–
Deposits of non-financial corporations = 100							
Overnight deposits	74.0	82.3	80.6	72.4	60.8	62.5	70.7
Deposits with agreed maturity	26.0	17.4	19.2	24.8	37.3	36.2	29.0
Deposits redeemable at notice	0.0	0.3	0.2	0.3	0.2	0.3	0.1
Repurchase agreements	–	–	0.0	2.5	1.7	1.0	0.2
Deposits of households = 100							
Overnight deposits	45.9	49.1	48.6	44.5	34.5	31.5	38.4
Deposits with agreed maturity	53.1	49.8	50.5	54.9	64.6	67.9	60.9
Deposits redeemable at notice	1.0	1.1	0.9	0.6	0.9	0.6	0.7
Repurchase agreements	–	–	0.0	0.0	0.0	0.0	0.0

1.28. Deposits¹ in Litas

(End-of-year; LTL million)

	2004	2005	2006	2007	2008	2009	2010
Total	13,397.1	17,946.2	23,671.3	29,092.3	27,021.0	27,107.2	30,348.6
Deposits of financial intermediaries ²	256.7	328.7	473.8	625.0	1,000.3	1,006.3	1,026.2
Deposits of central government	566.2	608.9	670.5	615.5	847.6	1,760.2	1,357.6
Deposits of other general government	903.3	1,166.0	1,603.4	1,938.2	895.2	854.9	1,251.5
Deposits of non-financial corporations	3,763.3	4,723.9	6,125.5	7,558.4	6,170.5	6,195.1	7,524.9
Deposits of households ³	7,907.6	11,118.7	14,798.0	18,355.2	18,107.3	17,290.7	19,188.5

¹ Deposits of residents except MFIs with other MFIs.

² Including financial auxiliaries.

³ Including non-profit institutions serving households.

1.29. Composition of Deposits in Litas

(End-of-year; per cent)

	2004	2005	2006	2007	2008	2009	2010
Total deposits = 100							
Deposits of financial intermediaries	1.9	1.8	2.0	2.1	3.7	3.7	3.4
Deposits of central government	4.2	3.4	2.8	2.1	3.2	6.5	4.5
Deposits of other general government	6.8	6.5	6.8	6.7	3.3	3.1	4.1
Deposits of non-financial corporations	28.1	26.3	25.9	26.0	22.8	22.9	24.8
Deposits of households	59.0	62.0	62.5	63.1	67.0	63.8	63.2

1.30. Deposits¹ in Euros

(End-of-year; LTL million)

	2004	2005	2006	2007	2008	2009	2010
Total	2,134.6	2,888.1	3,853.4	5,813.1	7,714.8	10,738.8	11,156.3
Deposits of financial intermediaries ²	18.2	16.5	41.1	92.4	133.7	676.0	297.8
Deposits of central government	38.5	55.8	58.5	46.9	62.7	72.9	1,305.8
Deposits of other general government	2.2	3.4	5.4	7.8	9.6	7.9	9.3
Deposits of non-financial corporations	1,056.4	1,262.6	1,497.5	1,939.4	2,187.3	2,914.2	3,041.4
Deposits of households ³	1,019.3	1,549.8	2,250.8	3,726.6	5,321.3	7,067.8	6,502.0

¹ Deposits of residents except MFIs with other MFIs.

² Including financial auxiliaries.

³ Including non-profit institutions serving households.

1.31. Composition of Deposits in Euros

(End-of-year; per cent)

	2004	2005	2006	2007	2008	2009	2010
Total deposits = 100							
Deposits of financial intermediaries	0.9	0.6	1.1	1.6	1.7	6.3	2.7
Deposits of central government	1.8	1.9	1.5	0.8	0.8	0.7	11.6
Deposits of other general government	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Deposits of non-financial corporations	49.5	43.7	38.9	33.4	28.4	27.1	27.3
Deposits of households	47.7	53.7	58.4	64.1	69.0	65.8	58.3

1.32. Deposits of Non-residents

(End-of-year; LTL million)

	2004	2005	2006	2007	2008	2009	2010
Total	7,135.1	14,744.8	21,423.2	32,593.6	42,036.8	35,920.3	29,728.4
Deposits of MFIs (banks) ¹	5,529.4	12,046.0	18,310.1	29,211.9	39,626.9	33,295.0	25,999.5
Euro area	3,455.3	5,918.7	7,803.0	8,957.4	11,545.0	10,530.8	7,037.6
EU non-euro area ²	1,875.5	5,608.6	9,349.7	18,415.0	24,338.3	19,230.7	13,081.5
Non-EU	198.6	518.8	1,157.4	1,839.4	3,743.6	3,533.6	5,880.5
Deposits of non-MFIs (non-banks) ¹	1,605.7	2,698.8	3,113.1	3,381.7	2,409.9	2,625.3	3,728.9
Euro area	64.1	146.0	202.3	271.2	336.6	435.4	658.4
EU non-euro area ²	143.4	460.2	729.3	742.4	357.3	268.5	602.8
Non-EU	1,398.1	2,092.5	2,181.6	2,368.1	1,716.0	1,921.4	2,467.7

¹ The term "banks" refers to non-EU resident institutions of a similar type to MFIs resident in EU.

² Excluding Lithuania.

2. MONEY, CURRENCY AND FINANCIAL MARKETS STATISTICS

2.1. Interbank Lending Transactions

(During year; LTL million)

	2004	2005	2006	2007	2008	2009	2010
Transactions in litas	25,820.5	22,338.7	21,004.3	30,392.9	30,712.0	29,203.3	31,860.0
1 day	22,384.7	18,004.8	15,987.0	21,838.6	21,812.7	23,856.7	28,197.3
2–7 days	2,718.9	2,794.3	4,306.4	6,146.3	6,427.3	4,418.6	2,286.8
8 days–1 month	613.2	1,271.7	532.3	1,964.8	2,087.5	817.7	1,265.2
1–3 months	102.3	197.6	167.3	350.0	229.5	67.1	96.2
Over 3 months	1.5	70.5	11.4	93.0	155.0	40.2	15.0
Indeterminate	–	–	–	–	–	3.1	–
Transactions in euros	6,110.5	3,270.1	26,852.4	13,168.7	12,009.4	7,136.1	75,690.1
1 day	5,699.7	2,481.0	24,277.0	11,192.9	7,654.2	5,857.5	72,257.6
2–7 days	248.5	620.6	1,628.9	1,252.4	2,837.1	1,187.8	3,270.0
8 days–1 month	17.0	86.8	825.1	723.0	1,492.5	83.6	162.0
1–3 months	10.9	–	105.3	–	25.9	7.3	0.5
Over 3 months	134.2	81.8	16.4	–	–	–	–

2.2. Composition of Interbank Lending Transactions

(Per cent)

	2004	2005	2006	2007	2008	2009	2010
Transactions in litas = 100							
1 day	86.7	80.6	76.1	71.8	71.0	81.8	88.5
2–7 days	10.5	12.5	20.5	20.2	20.9	15.1	7.2
8 days–1 month	2.4	5.7	2.5	6.5	6.8	2.8	4.0
1–3 months	0.4	0.9	0.8	1.2	0.8	0.2	0.3
Over 3 months	0.0	0.3	0.1	0.3	0.5	0.1	0.0
Indeterminate	–	–	–	–	–	0.0	–
Transactions in euros = 100							
1 day	93.2	75.9	90.3	85.0	63.7	82.1	95.5
2–7 days	4.1	19.0	6.1	9.5	23.6	16.6	4.3
8 days–1 month	0.3	2.6	3.1	5.5	12.5	1.2	0.2
1–3 months	0.2	–	0.4	–	0.2	0.1	0.0
Over 3 months	2.2	2.5	0.1	–	–	–	–

2.3. Average Annual Interest Rates on Interbank Lending Transactions

(Average of annual interest rate; per cent)

	2004	2005	2006	2007	2008	2009	2010
On transactions in litas							
1 day	1.53	1.97	2.75	4.17	4.03	0.98	0.25
2–7 days	1.68	2.04	2.78	4.33	4.10	0.89	0.60
8 days–1 month	1.84	2.06	2.90	4.63	4.36	1.29	0.92
1–3 months	2.24	2.09	3.11	4.97	5.46	2.85	1.00
Over 3 months	1.90	2.88	3.02	5.15	6.03	7.25	1.40
Indeterminate	–	–	–	–	–	3.10	–

2.3. Average Annual Interest Rates on Interbank Lending Transactions

continued

	2004	2005	2006	2007	2008	2009	2010
On transactions in euros							
1 day	2.15	2.08	2.84	3.73	3.79	0.50	0.30
2–7 days	2.05	2.07	2.92	3.77	3.84	1.81	0.44
8 days–1 month	2.06	2.10	3.25	3.59	4.28	3.60	1.77
1–3 months	2.22	–	3.51	–	5.28	0.93	0.56
Over 3 months	2.32	2.39	3.64	–	–	–	–

2.4. Foreign Exchange Market Turnover

(Transactions during year; LTL million)

	2004	2005	2006	2007	2008	2009	2010
Currency purchased and sold for litas	138,478.6	111,813.9	194,969.3	199,724.7	282,273.9	330,448.2	580,671.2
Cash	5,852.5	6,693.1	8,130.8	8,966.4	9,541.0	8,895.3	8,189.9
Non-cash	132,626.1	105,120.8	186,838.5	190,758.3	272,733.0	321,552.7	572,481.4
Spot transactions	76,330.4	52,730.7	72,352.6	93,401.9	124,007.7	106,446.1	116,273.9
Derivatives	56,295.7	52,390.0	114,486.0	97,356.4	148,725.5	215,106.7	456,207.3
Outright forwards	8,105.3	2,227.6	1,066.1	5,748.7	11,184.1	10,296.9	18,194.9
Swaps	48,164.9	50,114.5	113,399.8	91,582.3	137,463.6	204,803.3	437,598.2
Options	25.5	47.9	20.1	25.3	77.8	6.5	414.3
Transactions in other currency pairs	581,413.3	724,959.4	384,393.6	239,924.4	239,371.8	160,568.2	124,738.1
Cash	559.9	675.5	838.1	1,131.3	1,022.9	837.5	795.7
Non-cash	580,506.8	724,189.6	382,936.5	238,782.4	238,349.0	159,443.4	123,942.6
Spot transactions	550,448.3	652,096.3	300,498.8	134,022.2	96,979.4	66,827.7	59,641.4
Derivatives	30,058.6	72,093.4	82,437.5	104,760.0	141,369.6	92,615.9	64,301.0
Outright forwards	483.0	1,974.4	1,914.2	3,276.0	4,147.5	2,276.2	3,112.7
Swaps	29,525.0	70,027.0	80,426.7	101,434.2	137,022.5	90,274.7	60,354.3
Options	50.6	92.1	96.4	50.1	199.7	64.7	834.0

2.5. Composition of Foreign Exchange Market Turnover

(Per cent)

	2004	2005	2006	2007	2008	2009	2010
Currency purchased and sold for litas = 100							
Cash	4.2	6.0	4.2	4.5	3.4	2.7	1.4
Non-cash	95.8	94.0	95.8	95.5	96.6	97.3	98.6
Spot transactions	55.1	47.2	37.1	46.8	43.9	32.2	20.0
Derivatives	40.7	46.8	58.7	48.7	52.7	65.1	78.6
Outright forwards	5.9	2.0	0.5	2.9	4.0	3.1	3.1
Swaps	34.8	44.8	58.2	45.8	48.7	62.0	75.4
Options	0.0	0.0	0.0	0.0	0.0	0.0	0.1

2.5. Composition of Foreign Exchange Market Turnover

continued

	2004	2005	2006	2007	2008	2009	2010
Transactions in other currency pairs = 100							
Cash	0.1	0.1	0.2	0.5	0.4	0.5	0.6
Non-cash	99.9	99.9	99.6	99.5	99.6	99.3	99.4
Spot transactions	94.7	90.0	78.2	55.8	40.5	41.6	47.8
Derivatives	5.2	9.9	21.4	43.7	59.1	57.7	51.6
Outright forwards	0.1	0.3	0.5	1.4	1.7	1.4	2.5
Swaps	5.1	9.6	20.9	42.3	57.3	56.3	48.4
Options	0.0	0.0	0.0	0.0	0.1	0.0	0.7

2.6. Government Securities

	2004	2005	2006	2007	2008	2009	2010
Number of auctions	44	26	17	23	31	39	48
Demand of Government securities in auctions, LTL million							
Treasury bills	1,450.3	1,791.4	1,844.0	2,113.0	2,509.4	5,463.3	3,131.3
Government bonds	1,577.6	1,067.9	338.4	719.8	160.0	78.1	1,805.7
	–	–	–	–	–	–	188.9 ¹
Government securities sale by face value in auctions, LTL million							
Treasury bills	459.7	825.0	965.0	621.6	1,473.9	2,221.8	1,440.0
Government bonds	590.6	494.6	135.0	281.0	84.6	25.0	835.0
	–	–	–	–	–	–	80.0 ¹
Government securities redeemed, LTL million							
Treasury bills	691.5	462.8	1,300.0	506.6	847.4	2,726.2	852.0
Government bonds	411.4	272.1	641.3	498.6	713.9	260.0	353.0
Government securities in circulation (end-of year), LTL million							
Treasury bills	302.8	665.0	330.0	445.0	1,071.5	567.0	1,155.0
Government bonds	2,692.8	2,905.7	2,399.4	2,181.8	1,562.1	1,327.1	1,809.1
	–	–	–	–	–	–	80.0 ¹

¹ Currency – euro.

2.7. Average Yield of Government Securities at Auctions

(Average of annual yield; per cent)

	2004	2005	2006	2007	2008	2009	2010
Treasury bills	2.14	2.36	3.04	4.18	6.28	7.76	3.39
Up to 1 month	–	2.48	2.92	4.05	–	–	–
1–3 months	2.02	2.01	2.82	–	6.92	6.85	–
3–6 months	2.10	2.41	–	4.37	6.69	8.04	1.46
6–12 months	2.15	2.33	3.13	4.16	5.89	8.15	2.83
Government bonds	3.70	3.15	3.73	4.41	5.32	7.63	4.56
	–	–	–	–	–	–	2.89 ¹
1–2 years	–	–	–	–	4.89	–	2.89 ¹
2–5 years	3.45	2.92	3.49	4.24	–	7.63	4.56
5–10 years	4.44	3.11	3.97	4.56	5.36	–	–
Over 10 years	–	3.76	3.53	–	–	–	–

¹ Currency – euro.

3. BALANCE OF PAYMENTS AND FOREIGN RESERVE STATISTICS

3.1. Current Account

(LTL million)

	2004	2005	2006	2007	2008	2009	2010
Current account	-4,811.7	-5,114.9	-8,808.9	-14,325.4	-14,597.6	3,896.1	1,746.8
Trade balance	-6,630.9	-8,145.0	-11,522.0	-14,773.3	-14,455.2	-2,872.9	-4,074.2
Exports (at f.o.b. prices)	25,819.1	32,767.3	38,888.3	43,192.4	55,511.0	40,732.0	54,264.3
Imports (at f.o.b. prices)	-32,449.9	-40,912.3	-50,410.4	-57,965.7	-69,966.2	-43,604.9	-58,338.5
Balance of services	2,262.9	2,926.1	2,971.5	1,590.6	1,401.2	1,785.6	3,379.6
Credit	6,797.6	8,641.4	9,940.4	10,121.0	11,191.2	9,173.8	10,757.5
Debit	-4,534.7	-5,715.4	-6,968.9	-8,530.4	-9,790.0	-7,388.2	-7,377.9
Income balance	-1,708.8	-1,730.2	-2,253.1	-4,069.9	-4,062.0	925.8	-2,355.6
Credit	985.8	1,247.0	1,613.3	1,994.0	2,471.6	1,876.0	2,108.8
Debit	-2,694.6	-2,977.1	-3,866.4	-6,063.9	-6,533.6	-950.1	-4,464.3
Balance of current transfers	1,265.1	1,834.2	1,994.7	2,927.2	2,518.5	4,057.6	4,797.0
Credit	1,692.5	2,632.5	3,920.3	5,204.3	5,098.7	6,616.0	7,283.2
Debit	-427.5	-798.3	-1,925.6	-2,277.1	-2,580.2	-2,558.4	-2,486.2

3.2. Capital and Financial Accounts

(LTL million)

	2004	2005	2006	2007	2008	2009	2010
Capital Account	787.0	923.0	963.6	1,725.9	2,040.7	3,130.0	2,551.7
Financial Account	3,512.5	4,338.3	8,626.3	12,697.7	12,687.9	-7,029.1	-4,306.9
Lithuania's investment abroad	-3,041.6	-5,246.9	-5,099.4	-7,449.2	-2,231.4	-4,901.9	-2,482.4
Direct investment	-730.6	-958.7	-801.6	-1,507.5	-792.3	-540.2	-334.4
Portfolio investment	-609.4	2,184.3	-3,016.5	-2,141.0	-42.7	-2,846.0	-1,358.9
Financial derivatives	165.4	76.4	26.3	12.1	98.6	157.6	-369.3
Other investment	-1,867.0	-2,180.3	-1,307.7	-3,812.9	-1,494.9	-1,673.4	-419.8
Loans	-1,154.8	-833.9	153.6	-2,339.0	157.3	-1,314.9	-70.4
Foreign investment into Lithuania	6,211.1	11,496.2	17,792.6	23,091.8	12,212.9	-2,343.2	-24.3
Direct investment	2,151.3	2,851.9	5,000.2	5,085.4	4,819.2	427.6	1,640.6
Portfolio investment	1,196.9	1,440.3	2,346.5	1,397.7	-557.4	5,523.7	6,214.4
Financial derivatives	-158.5	-39.7	-56.4	-17.3	-64.4	-55.7	136.6
Other investment	3,021.4	7,243.7	10,502.2	16,626.0	8,015.5	-8,238.8	-8,015.9
Loans	1,779.7	5,392.5	9,653.3	15,183.8	10,580.8	-7,390.2	-9,831.8
Reserve assets	342.9	-1,911.0	-4,066.9	-2,944.9	2,706.4	216.1	-1,800.1
Errors and omissions	512.3	-146.4	-781.0	-98.1	-131.0	3.0	8.4

Data in the Financial Account are consolidated into a single entry.

Decreases in assets and increases in liabilities are recorded with the plus (+) sign.

Increases in assets and decreases in liabilities are recorded with the minus (-) sign.

3.3. International Investment Position

(End-of-year; LTL million)

	2004	2005	2006	2007	2008	2009	2010
Balance of investment international position	-21,653.8	-30,813.3	-40,703.3	-55,364.8	-58,174.3	-54,605.1	-53,006.2
Assets	18,788.2	26,567.2	35,398.1	45,247.7	44,313.3	48,970.7	52,896.2
Direct investment abroad	1,071.7	2,098.6	2,739.2	3,701.9	4,877.3	5,557.4	5,458.8
Equity capital and reinvested earnings	727.9	1,428.0	1,469.8	2,532.4	3,792.1	4,220.1	4,201.9
Other capital	343.7	670.5	1,269.4	1,169.5	1,085.2	1,337.3	1,256.8
Portfolio investment	1,309.6	3,653.0	6,621.4	8,526.0	8,458.2	10,640.9	12,023.1
Equity securities	91.8	641.7	1,476.8	2,448.2	2,042.5	3,095.5	4,681.3
Debt securities	1,217.8	3,011.3	5,144.5	6,077.8	6,415.7	7,545.4	7,341.9
Financial derivatives	0.0	27.8	181.6	523.3	96.2	111.3	390.3
Other investment	7,298.0	9,683.7	10,671.9	14,296.1	15,092.0	16,642.7	17,181.8
Trade credits	2,827.2	3,943.6	3,993.7	4,993.6	5,253.8	3,971.4	4,519.7
Loans	1,993.5	2,889.6	2,625.7	4,874.6	5,026.5	6,224.6	6,271.6
Currency and deposit	2,426.9	2,747.8	3,975.4	4,278.3	4,412.1	6,277.5	6,184.4
Other assets	50.4	102.7	77.1	149.6	399.6	169.2	206.2
Reserve assets	9,108.9	11,104.1	15,184.1	18,200.3	15,789.8	16,018.4	17,842.2
Liabilities	40,442.1	57,380.5	76,101.3	100,612.4	102,487.7	103,575.8	105,902.3
Direct investment into Lithuania	16,192.6	23,895.8	28,924.7	35,503.9	32,040.4	33,695.9	35,099.6
Equity capital and reinvested earnings	13,878.7	20,746.8	25,419.0	29,969.8	24,090.1	24,857.4	25,071.0
Other capital	2,313.9	3,149.0	3,505.6	5,534.1	7,950.4	8,838.5	10,028.6
Portfolio investment	7,127.0	8,677.0	12,027.0	13,447.9	9,820.7	17,259.5	25,783.2
Equity securities	437.2	929.9	2,129.0	1,752.6	571.4	806.0	1,287.1
Debt securities	6,689.9	7,747.2	9,898.0	11,695.3	9,249.3	16,453.5	24,496.1
Financial derivatives	7.4	11.6	79.1	96.6	322.4	375.4	393.9
Other investment into Lithuania	17,115.1	24,796.0	35,070.6	51,564.0	60,304.1	52,245.1	44,625.7
Trade credits	4,167.1	5,661.8	5,705.9	6,411.1	5,914.2	4,085.8	4,748.2
Loans	10,952.2	16,647.2	26,129.1	41,247.4	51,917.7	44,744.2	35,553.8
Currency and deposit	1,716.9	2,286.6	2,897.8	2,483.3	2,025.7	2,873.0	3,727.5
Other liabilities	233.9	200.4	337.7	1,422.3	446.5	542.2	596.2

3.4. Foreign Direct Investment in Lithuania in 2010

(LTL million)

Investors	Flow during year	Stock (end-of-year)
Total	1,640.6	35,099.6
Austria	-50.4	188.6
Belarus	9.3	126.9
Belgium	-3.0	190.2
Belize	2.3	5.2
British Indian Ocean Territory	57.8	107.9

3.4. Foreign Direct Investment in Lithuania in 2010

continued

Investors	Flow during year	Stock (end-of-year)
Canada	35.3	216.7
China	0.7	8.5
Cyprus	166.2	1,013.9
Czech Republic	-3.5	47.3
Denmark	-62.4	3,701.2
Estonia	267.5	2,265.0
Finland	193.7	1,601.7
France	106.4	843.7
Germany	355.0	3,568.9
Gibraltar	-0.3	31.3
G. Britain	-77.1	340.0
Guernsey	8.0	56.9
Hungary	-1.5	31.1
Iceland	-20.1	175.2
Ireland	-39.9	170.9
Isle of Man	3.8	85.7
Israel	5.1	57.2
Italy	-13.9	51.4
Japan	0.5	3.1
Jersey	-2.4	307.4
Kazakhstan	0.6	16.2
Latvia	-177.7	1,328.3
Liechtenstein	7.4	96.2
Luxembourg	46.7	860.0
Malta	53.9	702.9
Mauritius	-42.5	24.7
Netherlands	301.4	2,497.9
New Zealand	-1.2	9.5
Norway	-84.4	1,162.1
Panama	7.7	45.8
Poland	533.9	4,087.9
Russia	548.2	2,911.6
Saudi Arabia	-0.1	6.6
Seychelles	6.5	6.7
Slovakia	-26.4	19.9
St Kitts and Nevis	-145.5	103.4
Sweden	-97.5	3,869.6
Switzerland	-82.3	872.9
Thailand	216.9	554.0
Ukraine	14.5	31.9
United States	-287.6	602.9
Uzbekistan	0.0	4.5
Virgin Islands, British	-6.9	31.7
Other	-82.1	56.5

3.5. Official Reserve Assets

(End-of- year; LTL million)

	2004	2005	2006	2007	2008	2009	2010
Total	9,108.9	11,104.1	15,184.1	18,200.3	15,789.8	16,018.3	17,842.1
Monetary gold	206.3	277.4	310.8	366.2	395.7	496.5	688.3
Special drawing rights	0.2	0.2	0.3	0.3	0.3	518.3	549.4
Reserve position in the IMF	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Foreign exchange	8,902.4	10,826.4	14,873.0	17,833.7	15,393.7	15,033.4	16,604.3
Currency and deposits	1,256.6	2,158.4	2,870.9	2,193.7	1,738.3	417.9	2,545.3
Securities	7,645.8	8,668.0	12,002.1	15,640.0	13,655.4	14,585.5	14,059.0
Financial derivatives	–	–	–	–	–	–	–
Other claims	–	–	–	–	–	–	–
Official reserve assets (excluding gold) in month of MGS covers	2.9	2.8	3.1	3.2	2.3	3.7	3.1

4. PAYMENT INSTRUMENT STATISTICS

4.1. Cashless Payments

	2004	2005	2006	2007	2008	2009	2010
Total payments							
Volume of transactions, thousand							
Total	86,587	108,634	148,551	177,183	209,794	213,594	227,858
Domestic payments	84,393	105,764	144,639	172,401	203,869	207,295	220,023
Cross-border payments	2,194	2,870	3,912	4,782	5,925	6,299	7,835
Value of transactions, LTL billion							
Total	719.3	1,087.6	1,157.9	1,599.9	1,870.1	945.7	863.2
Domestic payments	415.0	520.5	957.7	1,365.9	1,656.0	809.8	706.9
Cross-border payments	304.2	567.1	200.2	234.0	214.1	135.9	156.3
Credit transfers							
Volume of transactions, thousand							
Total	46,051	52,551	81,948	93,768	109,346	107,925	114,546
Domestic payments	44,796	50,927	80,381	92,014	107,681	106,725	113,283
Cross-border payments	1,255	1,624	1,567	1,754	1,665	1,200	1,263
Value of transactions, LTL billion							
Total	713.0	1,078.0	1,149.4	1,589.1	1,858.5	936.1	853.2
Domestic payments	409.0	511.4	949.8	1,356.0	1,645.6	801.3	698.4
Cross-border payments	304.0	566.7	199.6	233.1	212.9	134.8	154.9
Debit transfers							
Volume of transactions, thousand							
Total	2,855	3,526	7,288	8,880	10,942	12,050	13,945
Domestic payments	2,855	3,526	7,288	8,878	10,940	12,050	13,945
Cross-border payments	–	–	0	2	2	0	0
Value of transactions, LTL billion							
Total	3.2	5.0	1.4	1.9	2.3	2.2	2.2
Domestic payments	3.2	5.0	1.4	1.9	2.3	2.2	2.2
Cross-border payments	–	–	0.0	0.0	0.0	0.0	0.0
Cards with a debit/credit functions							
Volume of transactions, thousand							
Total	36,532	51,528	58,461	74,002	88,942	93,016	98,649
Domestic payments	35,614	50,321	56,240	71,180	84,972	88,368	92,647
Cross-border payments	918	1,207	2,221	2,822	3,970	4,648	6,002
Value of transactions, LTL billion							
Total	2.9	4.4	4.1	5.8	6.6	5.7	6.0
Domestic payments	2.7	4.0	3.6	4.9	5.5	4.8	4.8
Cross-border payments	0.3	0.4	0.6	0.8	1.0	0.9	1.2

4.2. Credit Transfers

	2004	2005	2006	2007	2008	2009	2010
Total amount							
Volume of transactions, thousand							
Total	46,051	52,551	81,948	93,768	109,346	107,925	114,546
Domestic payments	44,796	50,927	80,381	92,014	107,681	106,725	113,283
Cross-border payments	1,255	1,624	1,567	1,754	1,665	1,200	1,263
Value of transactions, LTL billion							
Total	713.0	1,078.0	1,149.4	1,589.1	1,858.5	936.1	853.2
Domestic payments	409.0	511.4	949.8	1,356.0	1,645.6	801.3	698.4
Cross-border payments	304.0	566.7	199.6	233.1	212.9	134.8	154.9
Electronic data transmission network							
Volume of transactions, thousand							
Total	11,545	16,651	18,389	19,554	21,013	17,458	14,854
Domestic payments	11,292	16,366	18,062	19,199	20,654	17,286	14,714
Cross-border payments	253	285	327	355	359	172	140
Value of transactions, LTL billion							
Total	108.5	165.5	228.1	273.5	304.4	188.5	113.4
Domestic payments	85.4	137.0	196.9	230.3	252.9	160.9	92.7
Cross-border payments	23.0	28.5	31.1	43.1	51.6	27.6	20.6
Internet							
Volume of transactions, thousand							
Total	11,540	19,483	31,110	41,925	51,285	58,325	65,478
Domestic payments	11,091	18,706	30,026	40,724	50,265	57,422	64,428
Cross-border payments	449	777	1,084	1,201	1,020	903	1,050
Value of transactions, LTL billion							
Total	150.4	270.0	382.1	460.2	430.7	306.9	414.9
Domestic payments	81.7	148.8	227.7	285.2	290.4	221.8	308.6
Cross-border payments	68.7	121.2	154.4	175.0	140.3	85.1	106.3
Book-entry							
Volume of transactions, thousand							
Total	–	–	6,156	7,655	10,161	12,866	11,920
Domestic payments	–	–	6,144	7,643	10,150	12,861	11,918
Cross-border payments	–	–	12	12	11	5	2
Value of transactions, LTL billion							
Total	–	–	77.2	78.1	69.8	50.8	43.3
Domestic payments	–	–	77.2	78.1	69.8	50.8	43.3
Cross-border payments	–	–	0.0	0.0	0.0	0.0	0.0

4.3. Payment Cards

(End-of- year; thousand)

	2004	2005	2006	2007	2008	2009	2010
Number of cards with a debit/credit function							
Total	2,538.1	2,948.7	3,462.8	3,825.3	4,235.9	4,296.0	4,271.8
Domestic	8.9	9.8	7.3	6.9	0.0	0.0	0.0
International	2,529.2	2,938.9	3,455.5	3,818.5	4,235.9	4,296.0	4,271.8
Visa	1,706.5	2,056.0	2,364.0	2,588.9	2,783.8	2,803.9	2,787.6
MasterCard	822.7	882.9	1,091.5	1,227.6	1,430.4	1,468.0	1,458.6
Other cards	–	–	–	2.0	21.6	24.0	25.6

4.4. ATMs and POS terminals

	2004	2005	2006	2007	2008	2009	2010
ATMs							
Number of terminals ¹	1,012	1,056	1,146	1,334	1,471	1,543	1,571
Volume of transactions, thousand	43,122	49,568	55,475	63,007	68,816	66,465	66,638
Value of transactions, LTL million	10,810.7	13,593.6	17,537.4	23,307.3	27,057.1	23,693.5	24,341.6
POS terminals							
Number of terminals ¹	13,556	16,310	20,787	27,568	40,207	38,759	36,838
Volume of transactions, thousand	35,232	47,176	58,861	73,550	87,392	92,390	96,169
Value of transactions, LTL million	2,085.4	2,906.7	3,572.2	4,809.1	5,978.1	5,248.8	5,310.9

¹ End-of year.

4.5. Cash

(LTL million)

	2004	2005	2006	2007	2008	2009	2010
Banknotes and coins ¹ issue	2,018.8	2,851.4	3,005.3	3,122.1	2,085.3	1,145.6	3,334.2
Banknotes and coins ¹ withdrawal	1,561.0	1,730.4	1,664.9	2,009.8	1,624.2	2,842.9	2,442.4
Net issue, withdrawal (–)	457.8	1,121.0	1,340.4	1,112.3	461.1	–1,697.3	891.8
Total banknotes in circulation (end-of-year)	5,476.0	6,581.1	7,903.0	8,990.4	9,433.1	7,735.3	8,613.1
1 LTL	2.6	2.6	2.6	2.6	2.6	2.6	2.6
2 LTL	2.6	2.6	2.6	2.6	2.6	2.6	2.6
5 LTL	2.3	2.3	2.3	2.2	2.2	2.2	2.2
10 LTL	85.9	95.5	100.4	100.0	101.7	98.7	94.9
20 LTL	168.4	186.0	209.7	202.3	202.3	202.1	212.5
50 LTL	388.3	453.5	498.1	532.4	487.1	413.6	420.4
100 LTL	2,086.4	2,491.9	3,106.2	2,434.8	2,188.5	1,921.3	2,038.9
200 LTL	1,801.8	2,086.4	2,352.8	3,832.2	4,566.1	3,794.6	4,464.1
500 LTL	937.6	1,260.3	1,628.3	1,881.3	1,880.0	1,297.6	1,374.9

4.5. Cash

continued

	2004	2005	2006	2007	2008	2009	2010
Total coins in circulation (end-of-year)	113.5	128.5	146.6	170.4	186.8	186.3	198.0
1 LTL	23.2	26.7	31.0	36.0	38.6	38.5	40.9
2 LTL	27.7	32.4	38.2	44.5	49.0	48.1	50.3
5 LTL	30.0	33.5	37.6	45.0	50.1	50.1	55.3
1 ct	2.0	2.3	2.7	3.1	3.4	3.6	3.8
2 ct	2.0	2.3	2.7	3.1	3.6	3.8	4.0
5 ct	2.2	2.4	2.7	3.2	3.6	3.7	3.9
10 ct	10.6	11.4	12.2	13.4	14.2	14.3	14.8
20 ct	8.9	9.9	10.9	12.2	13.4	13.5	14.1
50 ct	6.9	7.5	8.5	9.9	11.0	10.8	11.1
Collectors (commemorative) coins and numismatic sets (end-of-year; LTL thousand)							
1 LTL coin (golden)	1.5	1.5	1.5	1.5	1.5	1.5	1.5
5 LTL coins	29.9	30.0	30.0	30.0	30.0	30.0	30.0
10 LTL coins (golden)	55.0	55.0	55.0	123.6	123.8	124.3	124.3
10 LTL coins	464.8	464.0	463.9	464.0	461.9	462.1	489.7
50 LTL coins	3,836.1	4,289.3	4,689.9	5,158.8	6,447.9	7,062.4	7,564.5
100 LTL coins (golden)	200.0	200.0	200.0	669.9	1,350.3	1,758.6	2,513.1
200 LTL coin (gold-silver)	332.4	393.2	399.4	400.0	400.0	400.0	400.0
500 LTL coin (golden)	–	494.0	499.0	500.0	500.0	500.0	1,398.5
Numismatic sets	164.6	173.0	183.7	191.2	226.9	269.3	310.9

4.6. Lithuanian Collectors (Commemorative) Coins

Denomination	Title	Data of issue
10 LTL	The 60 th anniversary of the flight across the Atlantic by Steponas Darius and Stasys Girėnas	16 July 1993
10 LTL	The visit of Pope John Paul II to Lithuania	2 September 1993
10 LTL	The World Lithuanian Song Festival	1 July 1994
50 LTL	The 5 th anniversary of the reestablishment of Lithuania's Independence	8 March 1995
10 LTL	The 5 th World Lithuanian Sport Games	20 July 1995
50 LTL	The 120 th birth anniversary of Mikalojus Konstantinas Čiurlionis	19 September 1995
50 LTL	Commemorate 13 January 1991	10 January 1996
50 LTL	The XXVI Olympic Games in Atlanta	15 April 1996
50 LTL	Mindaugas, the King of Lithuania (from "The Rulers of Lithuania" series)	1 July 1996
50 LTL	Gediminas, the Grand Duke of Lithuania (from "The Rulers of Lithuania" series)	19 September 1996
50 LTL	The 450 th anniversary of the first Lithuanian book	2 January 1997
50 LTL	The 600 th anniversary of the settling down of Karaims and Tartars in Lithuania	15 April 1997
1 LTL	The 75 th anniversary of the Bank of Lithuania and the litas (golden)	29 September 1997
50 LTL	The 200 th birth anniversary of Adam Mickiewicz (Adomas Mickevičius)	30 March 1998

4.6. Lithuanian Collectors (Commemorative) Coins

continued

Denomination	Title	Data of issue
10 LTL	Dedicated to Vilnius (from the "Lithuanian Cities" series)	30 September 1998
50 LTL	Algirdas, the Grand Duke of Lithuania (from "The Rulers of Lithuania" series)	7 December 1998
5 LTL	The United Nations Children's Fund (UNICEF) coin programme "Children of the World"	21 December 1998
10 LTL	Dedicated to Kaunas (from the "Lithuanian Cities" series)	6 April 1999
50 LTL	Commemorate Vincas Kudirka (1858–1899)	31 May 1999
50 LTL	The 10 th anniversary of the Baltic Way	16 August 1999
50 LTL	Kęstutis, the Grand Duke of Lithuania (from "The Rulers of Lithuania" series)	29 November 1999
10 LTL	International programme "The Smallest Gold Coin of the World. History of Gold"	21 December 1999
50 LTL	The 350 th anniversary of the publication "The Great Art of Artillery" by Kazimieras Semenavičius	1 February 2000
50 LTL	The 10 th anniversary of the reestablishment of Independence	6 March 2000
50 LTL	The XXVII Olympic Games in Sydney	10 July 2000
50 LTL	Vytautas, the Grand Duke of Lithuania (from "The Rulers of Lithuania" series)	30 November 2000
100 LTL	Vytautas, the Grand Duke of Lithuania (from "The Rulers of Lithuania" series; golden)	30 November 2000
50 LTL	The New Millennium	27 December 2000
50 LTL	The 200 th birth anniversary of Motiejus Valančius	28 February 2001
50 LTL	The 150 th birth anniversary of Jonas Basanavičius (1851–1927)	19 November 2001
10 LTL	Dedicated to Klaipėda (from the "Lithuanian Cities" series)	27 March 2002
5 LTL	Featuring Lithuanian nature (International coin programme "Endangered Wildlife")	26 June 2002
50 LTL	Dedicated to Trakai Island Castle (from the "Historical and Architectural Monuments of Lithuania" series)	30 September 2002
200 LTL	The 750 th anniversary of the crowning of Mindaugas (gold–silver)	25 June 2003
50 LTL	Dedicated to Vilnius Cathedral (from the "Historical and Architectural Monuments of Lithuania" series)	30 July 2003
50 LTL	The XXVIII Olympic Games in Athens	17 October 2003
50 LTL	The 425 th anniversary of Vilnius University	20 April 2004
50 LTL	Dedicated to the Pažaislis Camaldolese Monastery (from the "Historical and Architectural Monuments of Lithuania" series)	22 June 2004
50 LTL	The 475 th anniversary of the First Statute of Lithuania	14 September 2004
50 LTL	Dedicated to the Curonian Spit (UNESCO World Heritage)	15 December 2004
50 LTL	Dedicated to Kernavė (from the "Historical and Architectural Monuments of Lithuania" series)	15 March 2005
50 LTL	The 150 th anniversary of the National Museum of Lithuania	11 May 2005
50 LTL	Dedicated to Cardinal Vincentas Sladkevičius (1920–2000)	5 July 2005
500 LTL	Dedicated to the Palace of the Rulers of the Grand Duchy of Lithuania	20 September 2005
50 LTL	Dedicated to the 100 th anniversary of the Great Seimas of Vilnius	1 December 2005
50 LTL	Featuring Lithuanian nature	31 March 2006
50 LTL	Dedicated to Medininkai Castle (from the "Historical and Architectural Monuments of Lithuania" series)	17 May 2006
50 LTL	Dedicated to the Uprising of 1831 and the 200 th Birth Anniversary of its Heroine Emilija Pliaterytė	12 September 2006
10 LTL	International programme "The Smallest Gold Coin of the World. History of Gold"	27 March 2007
50 LTL	Dedicated to Panemunė Castle (from the "Historical and Architectural Monuments of Lithuania" series)	26 June 2007

4.6. Lithuanian Collectors (Commemorative) Coins

concluded

Denomination	Title	Data of issue
100 LTL	The millennium of the mention of the name of Lithuania (golden)	26 September 2007
50 LTL	The XXIX Olympic Games	13 December 2007
50 LTL	The 550 th birth anniversary of St Casimir	27 February 2008
50 LTL	Dedicated to Kaunas Castle (from the "Historical and Architectural Monuments of Lithuania" series)	23 May 2008
50 LTL	Silver coin programme "Europe. European Cultural Heritage"	30 June 2008
100 LTL	The millennium of the mention of the name of Lithuania (golden)	30 September 2008
50 LTL	Featuring Lithuanian nature	16 December 2008
50 LTL	Dedicated to Vilnius – European capital of culture 2009	17 March 2009
100 LTL	The millennium of the mention of the name of Lithuania (golden)	26 June 2009
50 LTL	Dedicated to the Tytuvėnai architectural ensemble (from the "Historical and Architectural Monuments of Lithuania" series)	15 September 2009
50 LTL	Featuring Lithuanian nature	8 December 2009
10 LTL	Dedicated to Music (from the "Lithuanian culture" series)	26 March 2010
500 LTL	The 600 th anniversary of the Battle of Grunwald (golden)	29 June 2010
50 LTL	The 600 th anniversary of the Battle of Grunwald	29 June 2010
50 LTL	Dedicated to Biržai Castle (from the "Historical and Architectural Monuments of Lithuania" series)	14 September 2010
50 LTL	Featuring Lithuanian nature	30 November 2010

5. OTHER STATISTICS

5.1. Commercial Banks Broken down by Size of Assets

(End-of-year)

	Size (LTL million)					
	Up to 50	50–100	100–200	200–500	500–1,000	>1,000
Number of banks						
2004	–	–	1	2	1	6
2005	–	–	–	3	–	7
2006	–	–	–	1	1	7
2007	–	–	–	–	1	8
2008	–	1	–	–	1	7
2009	–	1	–	–	1	7
2010	–	–	1	–	2	6
Percentage; compared with the total of banks						
2004	–	–	10.0	20.0	10.0	60.0
2005	–	–	–	30.0	–	70.0
2006	–	–	–	11.1	11.1	77.8
2007	–	–	–	–	11.1	88.9
2008	–	11.1	–	–	11.1	77.8
2009	–	11.1	–	–	11.1	77.8
2010	–	–	11.1	–	22.2	66.7

5.2. Commercial Banks Broken down by Size of Registered Share Capital

(End-of-year)

	Size (LTL million)				
	Up to 30	30–50	500–100	>100	
Number of banks					
2004		1	2	1	6
2005		1	2	1	6
2006		–	1	1	7
2007		–	1	–	8
2008		1	–	–	8
2009		1	–	–	8
2010		–	1	1	7
Percentage; compared with the total of banks					
2004		10.0	20.0	10.0	60.0
2005		10.0	20.0	10.0	60.0
2006		–	11.1	11.1	77.8
2007		–	11.1	–	88.9
2008		11.1	–	–	88.9
2009		11.1	–	–	88.9
2010		–	11.1	11.1	77.8

5.3. Profit (Loss) of the Bank of Lithuania

(LTL million)

	2008	2009	2010
Interest income	636.3	307.4	226.6
Interest expense	128.3	22.7	20.4
Net interest income	508.1	284.7	206.2
Realised gains (losses) arising from financial operations	-26.1	346.0	110.3
Unrealised losses from revaluation	-4.5	-16.5	-158.6
Net result of financial operations and revaluation losses	-30.6	329.5	-48.3
Fees and commissions income	15.0	10.8	19.2
Fees and commissions expense	3.1	2.7	2.6
Net income from fees and commissions	11.9	8.2	16.6
Dividend income	2.3	2.4	4.4
Other income	2.2	1.9	4.6
Total net income	493.8	626.6	183.5
Staff cost	53.5	53.7	52.3
Administrative expenses	18.9	16.2	16.7
Depreciation and amortisation of tangible and intangible fixed assets	11.1	11.5	11.3
Banknote and coin production services and circulation expenses	46.2	25.7	12.7
Profit for the year	364.1	519.4	90.5

5.4. Official Foreign Exchange Rates¹

(LTL per currency unit)

	2004	2005	2006	2007	2008	2009	2010
BYR	1.2847 ²	1.2870 ²	1.2821 ²	1.1750 ²	1.1035 ²	0.8914 ²	8.7470 ³
CHF	2.2368	2.2303	2.1953	2.1022	2.1761	2.2867	2.5013
DKK	4.6409 ⁴	4.6335 ⁴	4.6292 ⁴	4.6341 ⁴	4.6309 ⁴	4.6368 ⁴	4.6364 ⁴
EUR	3.4528	3.4528	3.4528	3.4528	3.4528	3.4528	3.4528
GBP	5.0899	5.0472	5.0628	5.0481	4.3474	3.8739	4.0241
KZT	2.0444 ⁵	2.0877 ⁵	2.1844 ⁵	2.0582 ⁵	1.9591 ⁵	1.6911 ⁵	1.7691 ⁵
LVL	5.1938	4.9596	4.9594	4.9324	4.9153	4.8917	4.8719
NOK	4.1266 ⁴	4.3113 ⁴	4.2935 ⁴	4.3093 ⁴	4.2085 ⁴	3.9508 ⁴	4.3118 ⁴
PLN	7.6333 ⁴	8.5839 ⁴	8.8689 ⁴	9.1340 ⁴	9.8679 ⁴	7.9983 ⁴	8.6541 ⁴
RUB	0.9649 ⁴	9.8058 ⁵	10.1196 ⁵	9.8624 ⁵	9.4859 ⁵	7.8300 ⁵	8.5841 ⁵
SEK	3.7840 ⁴	3.7222 ⁴	3.7314 ⁴	3.7341 ⁴	3.5964 ⁴	3.2520 ⁴	3.6190 ⁴
TRY	1.9487 ⁶	2.0614	1.9266	1.9347	1.8198	1.5979	1.7301
UAH	5.2225 ⁴	5.4396 ⁴	5.4591 ⁴	5.0136 ⁴	4.5484 ⁴	3.0881 ⁴	3.2786 ⁴
USD	2.7808	2.7746	2.7513	2.5230	2.3569	2.4828	2.6067

¹ Average of annual exchange rate.

² LTL per 1,000 currency units.

³ LTL per 10,000 currency units.

⁴ LTL per 10 currency units.

⁵ LTL per 100 currency units.

⁶ LTL per 1000,000 currency units.

6. MAIN ECONOMIC INDICATORS

	2004	2005	2006	2007	2008	2009	2010
Gross domestic product (at current prices)							
Total, LTL million	62,697.9	72,060.4	82,792.8	98,669.1	111,482.6	91,525.9	94,641.9
Per capita, LTL	18,249	21,105	24,393	29,230	33,198	27,408	28,793
Growth rates of gross domestic product (previous year = 100) ¹							
Total	107.4	107.8	107.8	109.8	102.9	85.3	101.3
Per capita	107.9	108.5	108.5	110.4	103.5	85.7	102.9
Indices of sales of industrial production (previous year = 100)							
Total industry	111.3	107.0	106.5	102.4	105.5	85.4	106.6
Mining, quarrying and manufacturing	112.1	108.3	107.5	102.4	106.4	84.2	108.2
Gross agricultural production indices (previous year = 100)							
	99.6	102.9	87.1	116.7	105.2	101.3	95.0
Consumer price indices (previous year = 100)							
	101.2	102.7	103.7	105.7	110.9	104.5	101.3
Producer price indices for industrial production (previous year = 100)							
Total industrial production	106.1	111.6	107.4	107.0	118.2	86.7	110.3
Industrial production sold in the Lithuanian market	102.5	105.9	106.9	109.4	115.9	93.4	104.0
Construction input price indices (previous year = 100)							
	106.2	107.6	109.8	113.8	109.5	89.4	95.7
Producer price indices for agricultural products (previous year = 100)							
	106.4	105.2	106.3	117.3	110.0	77.8	116.3
Average monthly earnings, LTL							
Gross	1,149.3	1,276.2	1,495.7	1,802.4	2,151.7	2,056.0	1,990.0
Net	835.5	916.7	1,092.9	1,351.9	1,650.9	1,602.0	1,553.8
Indices of average monthly earnings (previous year = 100)							
Gross	107.2	111.0	117.2	120.5	119.4	95.6	96.8
Net	106.2	109.7	119.2	123.7	122.1	97.0	97.0
Real	104.9	106.8	114.9	117.0	110.1	92.8	95.8
Average old-age pension, LTL							
	371.6	420.3	476.9	595.4	769.7	811.1	813.7 ²
Employment rate (the ratio of employed population to population aged 15–64) ³ , %							
	61.1	62.6	63.6	64.9	64.3	60.1	57.8
Number of unemployed ³ , thousand							
	184.4	132.9	89.3	69.0	94.3	225.1	291.1
Unemployment rate (the ratio of unemployed to labour force) ³ , %							
	11.4	8.3	5.6	4.3	5.8	13.7	17.8
Exports, LTL million							
	25,819.2	32,767.3	38,888.3	43,192.4	55,511.0	40,732.0	54,264.3
Imports, LTL million							
	34,383.6	43,151.9	53,274.6	61,503.5	73,006.3	45,311.0	60,942.7
Foreign trade balance, LTL million							
	-8,564.5	-10,384.6	-14,386.3	-18,311.1	-17,495.4	-4,579.0	-6,678.4

¹ Chain-linking method is used for calculation of growth rates.

² From January 2010, due to application of the Provisional Law on the Recalculation and Payment of Social Benefits (Official Gazette, 2009, No 152-6820), reduced pensions are paid. In 2010 old-age pension paid made up LTL 746.3.

³ Labour force survey data.

Some of the data for 2010 are provisional and may be revised in the future.

Source: Data of the Statistics Lithuania.

7. GENERAL NOTES

1. Monetary Financial Institutions Balance Sheet and Monetary Statistics

The chapter provides data on the MFIs of Lithuania. The data on the balance sheet of MFIs of Lithuania is collected from commercial banks of Lithuania and foreign banks branches in accordance with the Board of the Bank of Lithuania Resolution No 46 of 8 May 2003 on the Balance Sheet Statistical Reporting of the Monetary Financial Institutions and the data of the Bank of Lithuania accounting documents. This data is grossed up to cover 100 per cent of the total balance of all the credit institutions including Central credit union of Lithuania and other credit unions. Currently, the grossing up procedure to cover also MMF is not performed.

The data complies with the ECB requirements laid out in the Regulation (EC) No 2423/2001 concerning the consolidated balance sheet of the monetary financial institutions sector (ECB/2001/13), as corrected and amended. The data is classified into categories on the basis of the requirements of this Regulation that are consistent with the classification principles laid down in ESA95.

Main categories of the assets and liabilities in the balance sheet are the following:

- cash – domestic and foreign banknotes and coins in circulation that are commonly used to make payments held by MFIs;
- loans – funds lent to borrowers – not evidenced by negotiable documents or are represented by a single document in case it has become as such – and amounts of financial leases, etc. This category also includes assets of MFIs in the form of deposits;
- securities other than shares – bonds, notes, certificates and similar negotiable documents that are usually traded on secondary markets; they do not grant to the holder any ownership rights over the institution issuing them. The category also includes subordinated debt in the form of securities;
- MMF shares (units) – close substitute for deposits in terms of liquidity. These are shares (units) of such collective investment undertakings which (1) invest primarily into money market instruments and/or in MMF shares (units) and/or in other transferable debt instruments with a residual maturity of up to and including one year, and/or in bank deposits, and/or (2) rate of return on their shares (units) is similar to interest rates on money market instruments;
- shares and other equity – holdings of securities which represent property rights on a stake in a corporation, i.e. shares traded on stock exchanges (quoted shares), unquoted shares and other forms of equity; they usually generate income for the holders in the form of dividends;
- currency in circulation – banknotes and coins in circulation issued by the Bank of Lithuania that are commonly used to make payments. This category does not comprise collectors (commemorative) coins issued at a price above their face value;
- deposits – amounts owed to creditors without issuing negotiable securities. This category also includes MFIs liabilities in the form of loans;
 - overnight deposits – deposits in both national and foreign currencies which are convertible into currency or may be transferred against a cheque, banker's order, etc. on demand, without any delay, restriction or fine. This subcategory also includes non-transferable deposits that are convertible on demand or by close of business the following working day without any significant penalty or restriction;
 - deposits with agreed maturity – non-transferable deposits which may not be converted into currency prior to the agreed fixed term or which may be converted into currency prior to that agreed term, although in that case a fine of a particular type shall be levied on the depositor;
 - deposits redeemable at notice – non-transferable deposits without agreed maturity that may not be converted into currency without a period of prior notice, until the expiration of which these deposits may not be converted into currency, or may be converted upon payment of a fine;
 - repurchase agreement – an arrangement to sell an asset and to repurchase it at a specified price on a predetermined future date or on demand. Such agreements are similar to collateralised loans secured by a pledge of securities, although it differs in that the seller does not retain legal ownership of the assets. These three-type repurchase operations (repurchase agreements, bond lending against cash collateral and sale/buy-back agreement) are structured so that the necessary conditions are fulfilled and that these operations may be treated as collateralized loans, and classified under this subcategory.
- debt securities issued – bonds, notes, certificates and similar negotiable securities that are usually traded on the secondary markets; they do not grant the holder any ownership rights over the issuer. This category also comprises the issued subordinated debt in the form of securities;
- capital and reserves – financial assets as defined in category "shares and other equity" and the funds whose resource are undistributed profit or funds set aside by MFIs in anticipation of likely future payments or obligations: owners' contributions, including share premium, profit/loss of current year, reserves and revaluation accounts, profit/loss of the previous year, provisions for loans, securities and other assets. This definition is used only for statistical purposes.

Sectoral classification is based on principles of the ESA95 classification of institutional units by institutional sectors and subsectors. Their detailed description is provided in the ECB publication „Monetary financial institutions and markets statistics sector manual – Guidance for the statistical classification of customers“. The concept "residents" in this chapter means residents of Lithuania.

The table shows sectors or groups thereof, as well as their compliance with the ESA95 institutional sectors and subsectors.

				ESA95 sectors		
Resident sector	The money-issuing sector	MFIs	Bank of Lithuania	S.121		
			Other MFIs	S.122		
					O/w: MMFs	
	The money-neutral sector	Non-MFIs	Central government		S.1311	
			Other government	Local government	S.1313	
	Social security funds			S.1314		
	The money-holding sector		Other resident sectors	Financial intermediaries	Other financial intermediaries and financial auxiliaries	S.123+S.124
					Insurance corporations and pension funds	S.125
				Non-financial corporations and households including non-profit institutions serving households	Non-financial corporations	S.11
			Households including non-profit institutions serving households		S.14 + S.15	
Non-resident sector			MFIs (banks)		S.2	
	Non-MFIs (non-banks)		Government			
			Other sectors			

Resident sector:

- MFIs – financial institutions which together form the money-issuing sector of Lithuania. In Lithuania apart from the Bank of Lithuania these include commercial banks, foreign bank branches (which fulfil the MFI definition themselves), Central credit union of Lithuania, other credit unions and money market funds (collective investment undertakings, i.e. investment funds or investment variable capital companies in case they invest exclusively or most often into such short-term money market instruments as certificates of deposit, commercial papers and bank acceptances, and treasury or local authority bills). List of Lithuanian MFIs for statistical purposes is updated every month and published on the website of the Bank of Lithuania. MFIs of Lithuania are also included in the list of MFIs of the EU countries which has been compiled for the statistical purposes and updated every month by the ECB. This list is published on the ECB website;
- central government – is the government, as defined by ESA95, other than local government and social security funds. It includes all the administrative departments of the State and other central agencies whose competence extends normally over the whole economic territory, except for the administration of social security funds;
- local government, as defined in ESA95, includes those types of public administration whose competence extends to only a local part of the economic territory, apart from local agencies of social security funds;
- social security funds – are all central and local institutional units whose principal activity is to provide social benefits and which fulfil each of the following two criteria: a) by law or by regulation certain groups of the population are obliged to participate in the scheme or to pay contributions; b) general government is responsible for the management of the institution in respect of the settlement or approval of the contributions and benefits independently from its role as supervisory body or employer. In Lithuania these are State Social Insurance Fund Board under the Ministry of Social Security and Labour and branches thereof, State Patient Fund under the Ministry of Health and territorial patient funds;
- other financial intermediaries and financial auxiliaries – are private and public entities which are principally engaged in financial intermediation (except for MFIs, insurance corporations and pension funds), i.e. engaged in borrowing, transforming and onlending funds on their own account. Entities which are principally engaged in facilitating financial intermediation, but which are not financial intermediaries themselves in the MFIs balance sheet and monetary statistics, are also included under this subcategory;
- insurance corporations and pension funds – are financial corporations and quasi-corporations which are principally engaged in financial intermediation as the consequence of the pooling of risk. This category comprises both life and non-life insurance activities. It does not include pension schemes which are not autonomous pension funds (have no autonomy of decision and do not keep a complete set of accounts) and are classified as social security funds;
- non-financial corporations – are private and public entities whose principal activity is not financial intermediation activities, but the production of goods and provision of non-financial services with the objective to generate profit;
- households and non-profit institutions serving households – covers individuals or groups of individuals belonging to the household sector of Lithuania acting as: (1) consumers, (2) producers of goods and non-financial services exclusively for their own final consumption and (3) small market producers (such as sole proprietorships, farmers, businessmen working with business certificate, etc. that usually use own labour and financial resources). The sector of non-profit institutions serving households consists of separate legal institutional units, which serve particular groups of households, whose principal resources are derived, for instance, from occasional sales, voluntary contributions, from occasional payments made by general government and from property income (trade unions, political parties, churches and religious societies, charities, etc.).

Non-resident sector:

- MFIs (banks) – MFIs residing in the EU, including ECB, and institutions residing outside the EU, similar to MFIs. EU MFIs group consists of ECB, national central banks and credit institutions as defined in Directive 2000/12/EC of the European Parliament and of the Council of 20 March 2000 relating to the taking up and pursuit of the business of credit institutions (and subsequent amendments thereto) and all the other resident financial institutions whose business is to receive deposits and/or close substitutes for deposits from institutional units other than MFIs, and, for their own account (at least in economic terms), to grant loans and/or to make investment in securities. The latter mostly made up of money market funds. Definition of a group banks basically corresponds to that of a group MFIs, which comprise the subsector the central bank and the subsector other MFI as defined by ESA95. Group of banks as from April 2007 includes also international organisations that undertake banking activities as central monetary authorities excluding the ECB;
- general government – means central and local government and social security funds as defined in the resident sector and state government as defined in ESA95. This category also includes most (even those located in Lithuania) international and supranational organisations excluding the ECB and international organisations attributed to groups of banks and other financial intermediaries and financial auxiliaries;
- other sectors – other financial intermediaries and financial auxiliaries, insurance corporations and pension funds, non-financial corporations, households and non-profit institutions serving households, as defined in resident sector. Non-resident other financial intermediaries as from April 2007 includes international financial organisations if their activities have features of a development bank.

Euro area encompasses those Member States in which the euro has been adopted as the single currency. The euro area currently comprises Austria, Belgium, Finland, France, Germany, Ireland, Italy, Luxembourg, the Netherlands, Portugal and Spain (as from 1 January 1999), Greece (as from 1 January 2001), Slovenia (as from 1 January 2007), Cyprus and Malta (as from 1 January 2008), Slovakia (as from 1 January 2009), Estonia (as from 1 January 2011). For purposes of monetary statistics the euro area also includes the ECB.

Without prejudice to prevailing accounting and netting practices, for monetary statistics purposes all financial assets and all financial liabilities reported on a gross basis. Reported nominal value of loans and deposits excludes accrued interest. Accrued interest on securities held or issued is not included into the value of related securities.

Asset and liability items denominated in foreign currencies are converted into litas on the basis of official currency exchange rates announced by the Bank of Lithuania at the end of the reporting period.

Seasonal adjustments are not used.

Table 1.6

The data on aggregated balance sheet of resident other MFIs, i. e. institutions attributed to MFI sector (excluding the Bank of Lithuania), that also include inter-MFI asset and liability positions are presented in this subsection.

Tables 1.1–1.6

Loans to residents also comprise deposits in other MFIs or financial institutions.

Table 1.11

Consolidated balance sheet of all resident MFIs data in which inter-MFI asset and liability positions are eliminated – amounts of the corresponding MFIs balance sheet items in the asset side have been subtracted from the MFIs balance sheet liabilities – are presented in this subsection. The sum of the inter-MFI positions is not necessarily zero, therefore the difference is given in the last row of Table (Excess of inter-MFI liabilities).

Table 1.14

Monetary aggregates and counterparts of Lithuania according to the ECB definition are calculated from the consolidated MFIs balance sheet. They also include some of monetary liabilities of the central government although debt securities of the maturity of up to 2 years held by the MFIs of Lithuania shall be excluded.

Table 1.24

Loans to non-residents also include deposits in other MFIs (banks) or financial institutions.

Tables 1.24–1.32

EU non-euro area means the economic territory of the EU, excluding euro area and Lithuania. As from 1 May 2004, it also encompasses Cyprus (by 1 January 2008), Czech Republic, Estonia (by 1 January 2011), Hungary, Latvia, Malta (by 1 January 2008), Poland, Slovakia (by 1 January 2009), Slovenia (by 1 January 2007), as from 1 January 2007 – Bulgaria and Romania.

2. Money, Currency and Financial Markets Statistics

Tables 2.1–2.3

The data on the interbank lending and borrowing is compiled according to Resolution No 116 of 24 July 2008 of the Board of the Bank of Lithuania on the statistical accountability of the interbank lending and borrowing and foreign

exchange market. The tables release the data on amounts and interest rates of transactions concluded between the resident banks. The maturity of reporting transactions is up to one year inclusive. The transactions concluded with the Bank of Lithuania, international organizations and clients are excluded.

Tables 2.4–2.5

Foreign exchange market data is compiled according to Resolution No 116 of 24 July 2008 of the Board of the Bank of Lithuania on the statistical accountability of the interbank lending and borrowing and foreign exchange market. Data on the banks' internal currency purchase and sale and with the Bank of Lithuania is excluded.

Foreign exchange market turnover is calculated like gross turnover minus double counted data, i. e. the turnover is adjusted for interbank double-counting.

If the currency is purchased or sold for litas, the transaction value is equal to the value of the litas side. If the transaction is in other currencies, the transaction value is equal to the value of purchased currency, denominated in official exchange rate of the litas against foreign currency (average of the accounting month). For swap transactions, only the long legs are reported; the maturity of these transactions is the difference between first operation and the second operation. Options purchased and sold are from the standpoint of the reporting bank.

Tables 2.6–2.7

The Republic of Lithuania Government Securities are debt securities (treasury bills and bonds) issued by the Government in the name of the Republic of Lithuania. Debt securities confirm the issuer's (debtor's) and investor's (lender's, holder's) rights and duties specified in the issue terms and conditions, such as the issuer's obligation to make one or more payments to the holder (lender) at specified future dates, etc. Usually, an exact (fixed) interest rate (coupon) of securities issued by the Government of the Republic of Lithuania is stated. However, Government Securities may have a variable interest rate, as well. Generally, short-term debt securities (up to one year) are sold at a discounted value (or price, lower than the nominal value), which, at the maturity, is paid-back together with the accrued interest (e.g. nominal value). Debt securities issued with the original maturity of more than one year are classified as long-term securities. Long-term securities may be sold at a discount, nominal value or with a premium (price, higher than their nominal value).

In the domestic market Government Securities are usually sold at auctions. An auction is held by an agent authorized by the Ministry of Finance of the Republic of Lithuania (hereinafter – Ministry of Finance). The Ministry of Finance specifies terms and conditions of the Government Securities to be sold at the auction (securities type, total amount of the issue, maturity, terms, nominal value, etc.), the auction type and issue share attributed to non-competitive bids. The Ministry of Finance may propose a certain portion of the outstanding Government Securities issue for investors to buy-back at auctions before maturity. In such a case, Government Securities repurchase terms and conditions, the auction type and the upper limit for securities to be allotted to non-competitive bids, etc., shall also be specified by the Ministry of Finance. The financial and credit institutions, if they comply with the requirements set for the participation in the Government Securities auctions.

3. Balance of Payments and Foreign Reserve Statistics

Tables 3.1–3.5

Since the beginning of 1995, the Bank of Lithuania (BoL) has prepared the national balance of payments (BOP) statistics, has coordinated all work related to the collection of the information necessary for the compilation of these statistics and has systematically monitored this work. The BOP, international investment position (IIP) is compiled according to the international standards recommended by the 5th edition of the IMF's Balance of Payments Manual (BMP5), methodological requirements of the Eurostat's (BOP Vademecum, 2007, December), Guideline ECB/2004/15 (partially amended on 31st of May, 2007) on the statistical reporting requirements of the European Central Bank in the field of balance of payments and international investment position statistics, and the international reserves template, Regulation (EC) No 184/2005 of the European Parliament and of the Council of 12 January 2005 on Community statistics concerning balance of payments, international trade in services and foreign direct investment.

The legal responsibility is set out in Article 8 of the Law on the Bank of Lithuania. Specifically, Article 8, Paragraph 9, states that BoL shall collect monetary, banking and balance of payments statistics, as well as data on Lithuanian financial and related statistics, implement standards on the collection, reporting and dissemination of the said statistics and compile the balance of payments of the Republic of Lithuania. Furthermore, Article 54 states that bodies of state authority and administration, enterprises, institutions and organisations of the Republic of Lithuania must present to BoL all information required for the performance of its functions.

The Republic of Lithuania's Law on the amendment of the Law on Statistics, in particular the chapter entitled "Management of statistics" (Article 6, which deals with the agencies managing official statistics), stipulates that official statistics in the Republic of Lithuania are to be managed by the following agencies: government ministries, other state and local self-government institutions, agencies and BoL, if this is provided for in the work programme for official statistics.

The other legislative provision those are relevant for the compilation of the Lithuanian BOP and IIP statistics are as follows: Resolution No 106 of 23 October 2003 of the Board of the Bank of Lithuania on the approval of the procedure for submitting to BoL the reporting statistical data necessary to compile the BOP and IIP; Resolution No 125 of 11 December 2003 of the Board of the Bank of Lithuania on the approval of the statistical statements used for the compilation of the BOP and IIP.

The national BOP and IIP are compiled on the basis of statistical reports. A part of statistical reporting forms are collected by the Bank of Lithuania directly from national economic entities, and some portion of these data are gathered by the Statistics Lithuania.

The balance of payments is a statistical statement that systematically summarizes, for a specific time period, the economic transactions of an economy with the rest of the world (transactions between residents and non-residents). A transaction itself is defined as an economic flow that reflects the creation, transformation, exchange, transfer or extinction of economic value.

All operations are valued at the market price, i.e. the price for which the seller is ready to sell a product or service and the buyer is ready to pay that price.

The BOP is compiled on the basis of the double entry principle – the main principle of accounting. It means that every recorded transaction is represented by two entries with equal values. One of these entries is designated a credit with a positive arithmetic sign; the other is designated a debit with a negative sign. In principle, the sum of all credit entries is identical to the sum of all the debit entries, and the net balance of all entries in the statement is zero. However, in practice it is difficult to reach this balance, since the data that characterized reverse sides of the same economic operations are received from different information sources that do not always match. Therefore, the BOP provides for a balancing item “Errors and omissions”.

A compiling economy records credit entries as:

- exports of goods and services;
- income from compensation of employees and investment;
- reduction in foreign assets or increases in foreign liabilities.

A compiling economy records debit entries as:

- imports of goods and services;
- expenses on compensation of employees and investment;
- increases in foreign assets and reduction in foreign liabilities.

The standard components are grouped under two major headings: the current account, the capital and financial accounts. The current account is further subdivided into goods, services, income, and current transfers. The capital and financial accounts covers transactions in external financial assets and liabilities.

MERCHANDISE TRADE

Until 1 May 2004 foreign trade statistics was prepared on the basis of the data of the Single Administrative Document (hereinafter – SAD) of customs declarations. Having acceded to the EU customs borders were revoked. Now, while trading with the EU Member States, exporters and importers do not need to fill in the SAD any longer. Accordingly, no main source of foreign trade statistics data remains. In order to collect data on foreign trade between Lithuania and the EU countries the data collection system Intrastat has been established.

Thus, foreign trade data of the Republic of Lithuania have been divided in two parts: Extrastat and Intrastat. The Extrastat system includes data on trade between Lithuania and non-member countries of the EU, the source of these data being information of the SAD of customs declarations. Intrastat is a data collection system based on information from the enterprises trading with the EU countries.

Four indicators estimate foreign trade of Lithuania: exports and imports will estimate trade volumes of Lithuania with non-member countries of the EU, while dispatches and arrivals will estimate trade with the EU countries.

The data on goods delivered at the ports of transport agencies are received from the reports of transport companies. Merchandise exports and imports are valued on an f.o.b. price basis. In this respect, Lietuvos bankas make some adjustments for freight (about 6% of total imports).

SERVICES

Data on the services provided by resident non-financial enterprises to non-residents and the services provided by non-residents to the economic entities of Lithuania are received on the basis of statistical research performed by the of Statistics of Lithuania.

Transportation. It covers all transportation – sea, air, land, internal waterway, space, pipeline, supported and auxiliary services that are performed by residents of one economy for those of another and that involve the carriage of passengers, the movement of goods (freight), rentals (charters) of carriers with crew, other transportation services and related supporting and auxiliary services.

Transport services of passenger covers all services provided in the international transportation. Also include transportation of passenger baggage and other items that may be carried at no extra cost, rental services of all passenger vehicles with operator.

Transport services of freight includes transportation of goods, rental services of all freight vehicles with operator.

Other transportation services includes services provided in ports, airports and other terminal facilities, operation, maintenance and repair services.

Other supporting and auxiliary transport services includes cargo handling services, storage and warehousing services, services provided by all aids to navigation, freight brokerage services.

Travel covers primarily the goods and services acquired from an economy by travelers during visits of less than one year to that economy. The goods and services are purchased by, or on behalf of, the travelers or provided, without a quid pro quo (that is, are provided as a gift), for the travelers to use or give away.

Communication services comprise postal, courier and telecommunication services.

Construction services comprise construction abroad and construction in the compiling economy.

Insurance services covers the provision of various types of insurance to non-residents by resident insurance enterprises, and vice versa. These services are estimated or valued by the service charges included in total premiums rather than by the total value of the premiums. It comprises life insurance and pension funding, freight insurance, other direct insurance, reinsurance and auxiliary services; life insurance and pension funding.

Financial services covers financial intermediation and auxiliary services except those of life insurance enterprises and pension funds (which are included in life insurance and pension funding) and other insurance services that are conducted between residents and non-residents.

Computer and information services consist of hardware and software-related services and data-processing services, news agency services and other information provision services.

Royalties and licence fees comprises franchises and similar rights and other royalties and licence fees.

Other business services comprises merchandise and other trade-related services, operational leasing services, legal, accounting, management consulting, and public relations services, advertising, market research and public opinion polling, research and development, architectural, engineering and other technical services, agricultural, mining and on-site processing services.

Personal, cultural and recreational services comprises audiovisual and related services, education services, health services, other personal, cultural and recreational services.

Government services, n. i.e. is a residual category covering government transactions (including those of international organizations) not contained in the other components of the Extended Balance of Payments Services classification (EBOPS). Included are all transactions (in both goods and services) by embassies, consulates, military units and defense agencies with residents of economies in which the embassies, consulates, military units and defense agencies are located and all transactions with other economies.

INCOME

Income covers two types of transactions between residents and non-residents:

- compensation of employees, which is paid to non-resident workers (e.g. border, seasonal and other short-term workers);
- investment income receipts and payments on external financial assets and liabilities.

Compensation of employees comprises wages, salaries, and other benefits, in cash or in kind, earned by individuals, in economies other than those in which they are resident, for work performed for (and paid for by) residents of those economies. Included are contributions paid by employers, on behalf of employees, to social security schemes or to private insurance or pension funds (whether funded or unfunded) to secure benefits for employees.

Investment income is income derived from ownership of external financial assets and payable by residents of one economy to residents of another economy. Investment income includes interest, dividends, remittances of branch profits, and direct investors' shares of the retained earnings of direct investment enterprises. Investment income should be classified by direct, portfolio and other investment components.

CURRENT TRANSFERS

Current transfers are offset items to unilateral transactions in which one economic entity provides a real resource or a financial item to another entity without receiving any real resource or financial item in exchange. These resources are consumed immediately or shortly after the transfer is made.

CAPITAL ACCOUNT

The capital account covers all transactions that involve the receipt or payment of capital transfers and acquisition/disposal of non-produced, non-financial assets. A capital transfer is transference of the ownership of a fixed asset or the forgiveness of a liability.

FINANCIAL ACCOUNT

Financial account covers all transactions associated with changes of ownership in the foreign financial assets and liabilities of an economy. Such changes include the creation and liquidation of claims on, or by the rest of the world. All components are classified according to the type of investment or by functional subdivision (direct investment, portfolio investment, financial derivatives, other investment, reserve assets).

DIRECT INVESTMENT

It is the category of international investment that reflects the objective of a resident entity in one economy (direct investor) obtaining a lasting interest in an enterprise resident in an economy other than that of the investor (direct investment enterprise). "Lasting interest" implies the existence of a long-term relationship between the direct investor and the enterprise and a significant degree of influence by the investor on the management of the direct investment enterprise. According to the Organization for Economic Cooperation and Development Benchmark Definition of Foreign

Direct investment, a holding of 10 per cent of the voting rights is recognized as the lowest limit under which a foreign direct investor is able to participate in the management of a direct investment company. Foreign investment holdings of less than 10 per cent of the voting rights are attributed to portfolio investment, instead of to direct investment. Direct investment comprises the initial transactions between the two entities, that is, the transaction that establishes the direct investment relationship, and all subsequent transactions between them and among affiliated enterprises, both incorporated and unincorporated.

PORTFOLIO INVESTMENT

Portfolio investment is understood as foreign investment involving less than 10 per cent of the voting rights and no extensive powers in corporate management decisions. Portfolio investment covers transactions in equity and debt securities. Debt securities are subdivided into bonds and notes and money market instruments. In the case of securities with coupons, the interest accrued from the last payment of interest is included and, in that of securities issued at a discount, the interest accumulated since the issue is included. Inclusion of interest accrued is required for the financial account of the quarterly balance of payments and the international investment position. The offsetting entries are made in the respective income account.

FINANCIAL DERIVATIVES

Financial derivatives are financial instruments that are linked to a specific financial instrument, indicator or commodity, and through which specific financial risks can be traded in financial markets in their own right. Transactions in financial derivatives are treated as separate transactions rather than as integral parts of the value of underlying transactions to which they may be linked. Net flows associated with interest-rate derivatives are recorded as financial derivatives, not as investment income, in line with recent international agreement. Initial margin payments are regarded as changes in deposits and should be recorded, if identifiable, under "other investment". The treatment of variation margin payments depends on the form of the variation margin: options-style variation margins are regarded, in principle, as changes in deposits and should be recorded, if identifiable, under "other investment". In the case of options, the full premium (i. e. the purchase/sale price of the options and the implied service charge) is recorded. The valuation of financial derivatives should be conducted on a marked-to-market basis. Financial derivative asset and liability positions in the international investment position statistics are recorded on a gross basis, with the exception of those financial derivatives falling into the category of reserve assets, which are recorded on a net basis.

OTHER INVESTMENT

Other investment is defined as a residual category that includes all financial transactions not covered in the direct investment, portfolio investment, financial derivatives or reserve assets categories. Other investment covers trade credits, loans, currency and deposits and other assets (other liabilities). It also encompasses the offsetting entries for accrued income on instruments classified under other investment.

OFFICIAL RESERVE ASSETS

Official reserve assets are highly liquid, marketable and creditworthy foreign assets controlled by the central bank that may be used for direct financing of the payments imbalances and other similar purposes. Official reserve assets are comprised by monetary gold, holdings of SDR, and Reserve position in the Fund, central bank assets in foreign currency (in convertible currency in banknotes and coins as well as funds in the accounts of foreign banks), liquid securities of foreign governments (including repurchase agreements) and other liquid assets. The official reserve assets data are compiled in accordance with the methodology set out both the 5th edition of IMF's Balance of Payments Manual and Operational Guidelines and Operational Guidelines for the Data Template on International Reserves and Foreign Currency Liquidity.

INTERNATIONAL INVESTMENT POSITION

Lithuania's IIP is compiled on the basis of real stock data and separately for financial assets and liabilities. The net IIP (the stock of external financial assets minus the stock of external liabilities) often is used to analyze developments and trends in the performance of an economy vis-à-vis the rest of world as of a specific date. In relation to the balance sheet of an economy, the net position combined with an economy's stock of non-financial assets shows the net worth of economy and the net lender/borrower status of an economy.

More information on the general methodological compilation principles and data sources of the balance of payments and international investment position is available in the External Statistics publication.

4. Payment Instruments Statistics

Tables 4.1–4.4

The Bank of Lithuania started publishing the statistics on cashless payments in 2001. Up to 2006, Tables 4.1 to 4.4 show data for commercial banks and foreign bank branches; since 2006 they also include the data on the Bank of Lithuania, credit unions and the Lithuanian Post Office. As the coverage and definition of the new statistics differ from the earlier data, direct comparison is not always possible.

Cashless payment transactions comprise domestic and cross-border payments initiated by a payer or a beneficiary for the processing of which the following payment instruments are used: credit transfers, direct debits, payments by cards with a debit/credit function, virtual cards, electronic money or cheques. The data include the payments where the payer or the beneficiary is a natural person or a legal person that is not an MFI.

Credit transfers are payments initiated by a payer where a payment instruction submitted to the payer's credit institution is processed to transfer the payer's funds to the beneficiary's account at a credit institution. Credit transfers also comprise payments initiated by a payer, performed through ATMs using payment cards issued by credit institutions, and postal orders. Credit transfers via an electronic data transmission network are payment orders initiated and submitted to the credit institution by the special personal computer software installed in the payer's computer. Credit transfers via the Internet are payment orders initiated and submitted to the credit institution using the software from the credit institution's Internet site. Credit transfers via telephone are payment orders submitted to the credit institution by telephone by dialing tone, activated voice, person-person or other way of communication. Book-entry credit transfers are transactions on the account of customer by a simple book-entry without the use of a payment instrument, e.g. interest payments by the bank.

Direct debits are one-off and/or recurrent payments initiated by a beneficiary where a payment instruction submitted to the payer's or the beneficiary's credit institution is processed to transfer the payer's funds to the beneficiary's account at the credit institution. The beneficiary has a right to submit a payment instruction if it has a written consent by the payer to debit funds from its account and the aforementioned consent is submitted to the payer's credit institution.

Payment by cards with a debit/credit function include payment transactions performed by cards with a debit/credit function issued in Lithuania at a terminal, via Internet or by telephone.

Cards with a debit function are the cards issued in Lithuania by a credit institution that allow direct debiting of funds from the account of the cardholder. Cards with a debit function may be linked to an account that offers overdraft facilities.

Cards with a credit function are the cards issued in Lithuania by a credit institution indicating that the cardholder has been granted a credit line. They allow the holder to make purchases and/or withdraw cash up to a prearranged ceiling. The credit granted can be settled in full by the end of a specified period or can be settled in part with the balance taken as extended credit. Interest is usually charged on the amount of any extended credit.

Domestic cards are the cards valid only in Lithuania, while international cards are the cards designated for use in Lithuania and abroad.

ATMs are electromechanical devices allowing the authorised user to withdraw cash, transfer funds and access a range of other services by using a payment card.

POS terminals are devices at commercial or services companies and client service offices of credit institutions that allow users to make payments and/or withdraw cash by means of cards with a debit/credit function.

8. MAIN DATES IN THE HISTORY OF NATIONAL BANKING

1922

9 August	Law on the Currency Unit passed
11 August	Law on the Bank of Lithuania passed
22 September	Statute of the Bank of Lithuania approved by the Cabinet Ministers
27 September	The Bank of Lithuania established during the constituent meeting of shareholders
2 October	Beginning of the activities of the Bank of Lithuania
	Introduction of the litas
	Exchange of the ostmark into the litas started

1923

1 January	Settlements in the ostmark terminated
6 February	All institutions of public authority prohibited from collecting taxes and duties in foreign currencies
23 February	First independent branch of the Bank of Lithuania opened in Klaipėda
1 March	The first treasury-house incorporated into the Bank of Lithuania
28 March	Branch of the Bank of Lithuania opened in Kybartai
27 June	The last treasury-house incorporated into the Bank of Lithuania (21 treasury-houses incorporated into the Bank of Lithuania)

1925

Branches of the Bank of Lithuania opened in Biržai and Šilutė
Silver and bronze coins put into circulation

1928

15 July	First quarterly Bulletin of the Bank of Lithuania issued
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1930

Branches of the Bank of Lithuania opened in Jurbarkas and Joniškis
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1931

The Bank of Lithuania became a member of the Bank for International Settlements

1932

The Bank of Lithuania had 26 branches

1938

17 March	Panemunės currency exchange office of the Bank of Lithuania opened
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1939

2 November	Branches of the Bank of Lithuania opened in Vilnius, Trakai and Švenčionys (at the end of 1939, 29 branches of the Bank of Lithuania were in operation)
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1940

26 July	Law on the Nationalisation of Banks passed
6 August	All banks nationalised
	The nationalised Bank of Lithuania transferred to jurisdiction of the USSR Gosbank as its national branch

1990

13 February	Law on the Bank of Lithuania passed
1 March	The Bank of Lithuania established
13 March	Chairman of the Board of the Bank of Lithuania approved by the Supreme Council – Reconstituent Seimas of the Republic of Lithuania
4 September	Statute and fixed capital of the Bank of Lithuania approved by the Supreme Council – Reconstituent Seimas of the Republic of Lithuania
2 October	Law on the Property of the USSR Banks Operating in the Republic of Lithuania and Resolution on its enforcement passed by the Supreme Council – Reconstituent Seimas of the Republic of Lithuania
3 November	Resolution on the Production of Coins of Republic of Lithuania adopted by the Government of the Republic of Lithuania
17 November	Resolution on the Production of the Litas Banknotes adopted by the Government of the Republic of Lithuania
27 December	First foreign exchange account opened at the Bank of Lithuania

1991

28 February	First correspondent account of the Bank of Lithuania opened in Sweden
1 March	Republican Currency Collection Office of the USSR Gosbank incorporated into the Bank of Lithuania
21 March	Provisional Law on Foreign Currency Funds and Settlements in Convertible Currency passed
31 October	First shipment of coins minted delivered to the Bank of Lithuania
5 November	Law on the Issue of the Currency of the Republic of Lithuania passed by the Supreme Council – Reconstituent Seimas of the Republic of Lithuania Litas Committee formed
29 November	First shipment of the litas banknotes delivered to the Bank of Lithuania
9 December	Resolution on Preparations to Reform the Currency System of the Republic of Lithuania adopted by the Litas Committee
16 December	First foreign currency auctions held at the Bank of Lithuania

1992

14 February	The Bank of Lithuania regained its gold held at the Bank of France
31 March	The Bank of Lithuania regained its gold held at the Bank of England
1 May	Talonas, the first substitute for the rouble, issued
30 June	Membership of the Bank of Lithuania and its rights as a shareholder of the Bank for International Settlements restored
2 July	Law of on Commercial (Joint-Stock) Banks passed
1 September	Commercial functions of the Bank of Lithuania transferred to the State Commercial Bank of Lithuania
16 September	Resolution on Introduction of the Provisional Currency of the Republic of Lithuania, the Talonas and Withdrawing from Circulation the Rouble adopted by the Litas Committee
1 October	Provisional currency, the talonas put into circulation Circulation of the rouble terminated The national currency system established
26 October	First tranche of the IMF stand-by arrangement aimed at the stabilisation of the litas and maintenance of international reserves approved

1993

30 January	Resolution on the Formation of Convertible Currency Reserve of the Bank of Lithuania adopted by the Government of the Republic of Lithuania and the Board of the Bank of Lithuania
14 June	Resolution on the Introduction of the National Currency of the Republic of Lithuania and Withdrawal of the Provisional Currency (Talonas) from Circulation adopted by the Litas Committee
25 June	Introduction of the litas Banknotes of 10, 20, 50 and 100 litas denomination of 1991 issue, and coins of 1, 2 and 5 litas and 1, 2, 5, 10, 20 and 50 centas denomination put into circulation
20 July	Circulation of the talonas terminated
1 August	Settlements in foreign currencies terminated in the Republic of Lithuania
1 October	The Interbank Currency Exchange started its operations The Bulletin of the Bank of Lithuania first issued
10 December	Banknotes of 5 and 10 litas denomination of 1993 issue put into circulation

1994

25 January	Banknotes of 2 and 20 litas denomination of 1993 issue put into circulation
1 March	Banknotes of 1 litas denomination of 1994 issue and of 10 litas denomination of 1993 issue put into circulation
17 March	Law on the Credibility of the Litas passed
1 April	Law on the Credibility of the Litas entered into force
1 June	Banknotes of 20 litas denomination of 1991 issue withdraw from circulation
19 July	Auction of Government securities first held at the Bank of Lithuania
1 December	New Law on the Bank of Lithuania passed
21 December	New Law on Commercial Banks passed

1995

- 21 February Law on Credit Unions passed
- 3 July Law on the State Investments into Bank Shares passed
- 20 October Resolution on Registration of Credit Unions and Associations thereof adopted by the Government of the Republic of Lithuania
- 21 December Law on the Insurance of Deposits of Individuals passed
Law on Measures to Maintain the Liquidity of Commercial Banks passed

1996

- 1 January Banknotes of 10 and 50 litas denomination of 1991 issue and coins of 1, 2 and 5 centas denomination withdraw from circulation
- 4 January Resolution on Taking (Requisitioning) of the Shares of the Joint-Stock Company "Aurabankas" adopted by the Government of the Republic of Lithuania and the Board of the Bank of Lithuania
- 6 February Provisional Law on Partial Compensation of Deposits of Individuals Held with Failing Banks passed
- 12 March Law on the Amendments and Supplements to the Law on the Bank of Lithuania passed
- 4 June Law on Reorganisation of the Joint-Stock Company "Aurabankas" passed
- 18 June Law on the Issue of Government Securities for the Restructuring of Banks passed
- 22 August Law on Restructuring of the State Commercial Bank of Lithuania passed
Law on the Approval of the By-laws of the Joint-Stock Company Turto Bankas passed
- 9 October Law on Compensation of Savings of Individuals passed

1997

- 16 January Monetary Policy Programme of the Bank of Lithuania for 1997–1999 approved by the Board of the Bank of Lithuania
- 22 April Law on the Satisfaction of Claims of the Joint-Stock Company "Lithuanian Joint-Stock Innovation Bank" Creditors and Taking over of its Assets passed
- May The journal of the Bank of Lithuania "Monetary Studies" first issued
- 4 June First repo auction held at the Bank of Lithuania
- 5 June Law on Restoration of the Savings of the Individuals passed
- 31 July Rules Governing the Consolidation of Financial Statements and Consolidated Supervision approved by the Board of the Bank of Lithuania
- 14 August General Regulations for the Accounting and Recording of Specific Provisions Against Doubtful Assets in Financial Statements approved by the Board of the Bank of Lithuania
- 28 August Time deposits auction first held at the Bank of Lithuania
- 29 September Coins of 1 litas denomination marking the 75th anniversary of the Bank of Lithuania and the litas put into circulation
- 23 October Criteria and Requirements to be met by Banks Willing to Distribute Foreign Loans Taken on behalf of the State of Lithuania approved by the Board of the Bank of Lithuania
- 24 November Banknote of 200 litas denomination of 1997 issue put into circulation
- 1 December Coin of 50 centas denomination put into circulation
- 11 December Rules for Determining Whether a Monetary Operation is Suspicious adopted by the Government of the Republic of Lithuania and the Board of the Bank of Lithuania
- 18 December Rules Governing the Extending of the Overnight Credits of the Bank of Lithuania approved by the Board of the Bank of Lithuania
Methodological Recommendations for the Prevention of Money Laundering approved by the Board of the Bank of Lithuania
- 22 December Banknotes of 10 and 20 litas denomination of 1997 issue put into circulation

1998

- 29 January New Procedure Regulating the Issue of Permissions to Open Accounts with Foreign Banks approved by the Board of the Bank of Lithuania
- 26 March Forms of financial statements of credit unions approved by the Board of the Bank of Lithuania
Procedure for Issuing Permissions to Credit Unions to Carry out Operations in Foreign Currencies, and for Accounting and Including thereof in Statements approved by the Board of the Bank of Lithuania
- 16 April Resolution on Fixing the Interest Rates on Overnight Credit Extended by the Bank of Lithuania approved by the Board of the Bank of Lithuania

4 June	New Procedure for Fixing Exchange Rates of the Litas and Foreign Currencies approved by the Board of the Bank of Lithuania
9 July	Resolution on Further Continuing Functioning of the Information and Payment Systems of Credit Institutions in the Year 2000 approved by the Board of the Bank of Lithuania
28 July	Measures for the Reduction of the Balance of Payments Current Account Deficit adopted by the Government of the Republic of Lithuania and the Board of the Bank of Lithuania
30 July	General Regulations for Managing the Risk Involved in Financial Derivatives approved by the Board of the Bank of Lithuania
27 August	New Rules for the Calculation of Prudential Requirements of Credit Unions and reporting forms approved by the Board of the Bank of Lithuania
31 August	Resolution on the Procedure of Accounting for Deposits Placed on the Accounts of Banks or Other Credit Institutions According to Custody Agreements and on Guaranteeing the Safe Custody of these Funds approved by the Board of the Bank of Lithuania
15 October	Resolution on Converting into euro (EUR) the Required Reserves in Deutsche marks (DEM) Held by Commercial Banks of Lithuania approved by the Board of the Bank of Lithuania
20 October	Law on Amendments of the Republic of Lithuania Law on the Prevention of Money Laundering passed
29 October	Weekly statistical reporting form No 0603 "Purchase and Sale of Foreign Currencies" approved by the Board of the Bank of Lithuania Rules for Transferring Foreign Currency Banknotes Suspected as Counterfeit to the Territorial City (District) Police Department approved by the Board of the Bank of Lithuania
12 November	Supervisory Rules for Foreign Bank Subsidiaries and Branches Established in the Republic of Lithuania approved by the Board of the Bank of Lithuania Resolution on Publishing the Rates of the Litas and Foreign Currencies and Conversion Rates of the Euro and National Currencies of the EU Member States participating in the Economic and Monetary Union approved by the Board of the Bank of Lithuania Conversion Procedure for the Euro and National Currencies of the EU Member States participating in the Economic and Monetary Union approved by the Board of the Bank of Lithuania
10 December	Procedure for Calculating and Publishing the Average Interbank Interest Rates (VILIBID and VILIBOR) approved by the Board of the Bank of Lithuania
14 December	Banknote of 50 litas denomination of 1998 issue put into circulation
17 December	Resolution on Implementing the Key Principles of Effective Banking Supervision Approved by the Basle Committee on Banking Supervision approved by the Board of the Bank of Lithuania Weekly statistical reporting form No 0602-S "Annual Interest Rates on Loans and Deposits and quarterly reporting form No 0604 "Loans for Economic Activities" approved by the Board of the Bank of Lithuania
21 December	Coins of 1, 2 and 5 centas denomination put into circulation
1999	
12 January	Law on Increasing the Quota of the Republic of Lithuania in the International Monetary Funds passed
14 January	Requirements for Drawing up Business Plans of the Bank approved by the Board of the Bank of Lithuania
21 January	General Provisions for Subordinated Loans approved by the Board of the Bank of Lithuania
16 March	Law on Bills of Exchange and Promissory Notes passed Law on Cheques passed
18 March	Methodological Recommendations for the Prevention of Money Laundering for Credit Institutions approved by the Board of the Bank of Lithuania
8 April	New Rules for Calculating the Bank Liquidity Ratio approved by the Board of the Bank of Lithuania Rules for Handing Over to the Territorial City (Region) Police Department the Currency of the Republic of Lithuania Suspected Counterfeit and Carrying out Examination thereof at the Bank of Lithuania approved by the Board of the Bank of Lithuania
22 April	Regulations Governing the Management of Deposits Accounts approved by the Board of the Bank of Lithuania Rules on Determining the Features of Eligibility for Acceptance of the Currency of the Republic of Lithuania and on the Replacement of the Worn and Damaged Currency approved by the Board of the Bank of Lithuania
13 May	Resolution on Assessment of the Level of Systemic Risks in the Banking Sector approved by the Board of the Bank of Lithuania

27 May	Procedure for the Registration with the Bank of Lithuania of Foreign Loans Received without the Guarantee of the Government by the Legal Persons of the Republic of Lithuania, or Enterprises without the Status of the Legal Person, and of Loans Granted to Foreign Economic Entities approved by the Board of the Bank of Lithuania
2 June	Resolution on the Free Disposition of Restored Savings in 2000 adopted by the Government of the Republic of Lithuania Resolution on the Free Disposition of Inherited Restored Savings adopted by the Government of the Republic of Lithuania
15 June	Law on Audit passed
1 July	Resolution on the Guidelines of the Application of the Bank of Lithuania Monetary Policy Instruments approved by the Board of the Bank of Lithuania
7 July	Law on Investment passed
13 September	Rules of Protesting Bills and Cheques and the Procedure for Making Executive Notary Entries adopted by the Government of the Republic of Lithuania
28 October	Law on Payments passed Resolution on Fixing of the Interest Rates on Loans to Commercial Banks approved by the Board of the Bank of Lithuania Resolution on Fixing the Interest Rate on Overnight Loans Extended to Commercial Banks approved by the Board of the Bank of Lithuania
4 November	Resolution on Approving the Rates of Specific Provisions for Doubtful Loans adopted by the Government of the Republic of Lithuania
2 December	Provisional Law on the Sequence of Payments passed
16 December	Resolution on Calculating the Ratio of Large Foreign Exchange and Precious Metals Exposure approved by the Board of the Bank of Lithuania
2000	
7 February	Resolution on the Internal Audit of Public Undertakings and Institutions adopted by the Government of the Republic of Lithuania
24 February	Rules for Entering into and Handling of Litas and Anchor Currency Exchange Transactions between the Bank of Lithuania and Banks approved by the Board of the Bank of Lithuania Resolution on the Assignment of the Rights of Claims of Bankrupt Banks the Liquidation Procedure where of is Commenced to the Joint-Stock Company Turto Bankas adopted by the Government of the Republic of Lithuania
9 March	Procedure for Establishing Countries Risks approved by the Board of the Bank of Lithuania Rules for Concluding and Executing Repurchase Agreements between the Bank of Lithuania and Banks approved by the Board of the Bank of Lithuania
13 April	Resolution on Other Subdivisions of Banks of the Republic of Lithuania and/or Foreign Banks Branches in the Republic of Lithuania approved by the Board of the Bank of Lithuania
18 May	Law on the Central Credit Union passed
29 June	Resolution on the Registration of Amendments to the Credit Union By-laws and on the Change of the Licence approved by the Board of the Bank of Lithuania Forms of statistical statements used for compilation of the Balance of Payments approved by the Board of the Bank of Lithuania
12 July	Resolution on Establishing the Rates of Specific Provisions for Doubtful Loans adopted by the Government of the Republic of Lithuania
13 July	Law on the Company passed
20 July	Regulations of the Inspection of Credit Institutions and on the Information Necessary for Carrying out the Supervisory Function approved by the Board of the Bank of Lithuania
12 September	Law on the Guarantee Fund passed
15 September	Resolution on the Required Reserves of Commercial Banks approved by the Board of the Bank of Lithuania
16 October	Banknote of 100 litas denomination of 2000 issue put into circulation
26 October	Resolution on Announcing Data about the Liquidity of the Banking System approved by the Board of the Bank of Lithuania
30 November	General Regulations for Organising the Internal Audit of Banks approved by the Board of the Bank of Lithuania Quarterly statistical statement form (0607) on payment instruments approved by the Board of the Bank of Lithuania
18 December	Banknote of 500 litas denomination of 2000 issue put into circulation
21 December	Rules for Calculating the Capital Adequacy approved by the Board of the Bank of Lithuania

2001

22 February	Rules of Time Deposits Auctions of the Bank of Lithuania approved by the Board of the Bank of Lithuania
27 February	Law on the Insurance of Deposits passed
13 March	Law on the Amendment of the Law on the Bank of Lithuania passed
12 April	General Requirement for the Documents Submitted to the Bank of Lithuania with Regard to the Permissions (Licences) Issued by the Bank of Lithuania approved by the Board of the Bank of Lithuania Procedure on Granting Permissions of the Bank of Lithuania to Register Amendments to the Bank Statute (By-laws) and Bank Branch Regulations approved by the Board of the Bank of Lithuania Procedure of the Issuance of Bank of Lithuania Permits for Establishing Bank Branches and Representative Offices approved by the Board of the Bank of Lithuania
28 June	Resolution on Setting the Official Exchange Rate of the Anchor Currency and the Litas approved by the Board of the Bank of Lithuania Resolution on the Calculation of the Official Exchange Rate of the Litas approved by the Board of the Bank of Lithuania
10 July	Programme for the Formation of the Capital of the Central Credit Union using the Privatisation Fund adopted by the Government of the Republic of Lithuania
19 July	Rules for Buying, Selling and Rediscount of Securities of the Bank of Lithuania approved by the Board of the Bank of Lithuania Rules for the Issue and Circulation of the Bank of Lithuania Securities approved by the Board of the Bank of Lithuania Resolution on the Issuance of Permission of the Bank of Lithuania to Establish the Central Credit Union approved by the Board of the Bank of Lithuania Resolution on Granting the Licence to the Central Credit Union approved by the Board of the Bank of Lithuania Resolution on the Requirements for the Staff of the Central Credit Union and on the Procedure for the Issuance of Permission to Elect or Appoint the Management of the Central Credit Union approved by the Board of the Bank of Lithuania Rules on Credit Institutions Notifications of the Bank of Lithuania approved by the Board of the Bank of Lithuania Resolution on Requirements and Recommendations for the Members of the Management of the Bank and/or for the Bank Staff approved by the Board of the Bank of Lithuania Procedure for the Issuance of Permissions to Establish Foreign Bank Branches and Representative Offices in the Republic of Lithuania and to Engage in their Activities approved by the Board of the Bank of Lithuania
23 August	Forms of financial statements of Central Credit Union approved by the Board of the Bank of Lithuania Rules for Calculating the Central Credit Union Prudential Requirements approved by the Board of the Bank of Lithuania Prudential Requirement for the Central Credit Union approved by the Board of the Bank of Lithuania
20 September	Rules for Interbank Funds Transfers System of the Bank of Lithuania approved by the Board of the Bank of Lithuania
4 October	Resolution on Maximum Commissions Charges for Litas/Euro and Litas/US Dollar Exchange Operations approved by the Board of the Bank of Lithuania
25 October	Rules for the Conclusion and Performance of Litas and the Anchor Currency, Euro Exchange Transactions between the Bank of Lithuania and Banks approved by the Board of the Bank of Lithuania
26 November	Banknotes of 10 litas denomination of 2001 issue put into circulation
6 December	General Regulations of Internal Control in Banks approved by the Board of the Bank of Lithuania
17 December	Banknotes of 20 litas denomination of 2001 issue put into circulation
20 December	Rules on Fixing the Exchange Rates of the Litas against Foreign Currencies approved by the Board of the Bank of Lithuania

2002

17 January	Procedure on Transferring Funds to the Bank Account Opened with the Bank of Lithuania for Accumulating the Funds Paid by Individuals on Shares Offered by the Bank approved by the Board of the Bank of Lithuania
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14 February	Maximum Requirements for Information Made Available to the Public approved by the Board of the Bank of Lithuania Resolution on Keeping Accounting of Credit Institutions approved by the Board of the Bank of Lithuania
14 March	Rules for Reserve Requirements for Credit Institutions approved by the Board of the Bank of Lithuania
16 May	Procedure for Imposing Fines and Penalties for Failure to Comply with the Rules on Reserve Requirements for Credit Institutions approved by the Board of the Bank of Lithuania Rules for Governing the Electronic Certification System of the Bank of Lithuania approved by the Board of the Bank of Lithuania
20 June	Law on Insurance of Deposits and Liabilities to Investors passed
27 June	Resolution on the Use of Free Form Accounting Documents in Banks and Other Credit Institutions approved by the Board of the Bank of Lithuania
4 July	Rules for Calculating Maximum and Large Exposure Requirements and Maximum and Large Exposure Statement Form (7001) approved by the Board of the Bank of Lithuania
5 September	Key Principles of Financial Accounting and Accountability Policy of Credit Institutions approved by the Board of the Bank of Lithuania
6 September	Rules for Governing Monetary Operations Effected by the Customer and Keeping the Register of Transactions adopted by the Government of the Republic of Lithuania Criteria for Determining Whether a Monetary Operations is Suspicious adopted by the Government of the Republic of Lithuania
10 September	Law on Financial Institutions passed
26 September	Rules for Governing Monetary Operations Effected by the Customer and Keeping the Register of Transactions approved by the Board of the Bank of Lithuania Criteria for Determining Whether a Monetary Operations is Suspicious approved by the Board of the Bank of Lithuania
17 October	Interest rate gap calculation statement form (6005) approved by the Board of the Bank of Lithuania
22 October	Law on Amending Articles 2 and 3 of the Law on Foreign Currency in the Republic of Lithuania and Repealing Paragraph 2 of Article 8 of the Law passed
28 November	Methodical Recommendations to Banks on the Application of Internal Market Risk Weighting Models approved by the Board of the Bank of Lithuania
19 December	Principle Regulations of Bank of Lithuania Foreign Reserve Management approved by the Board of the Bank of Lithuania

2003

20 March	General Provisions on the Assessment and Classification of Doubtful Assets and Formation of Specific Provisions as well as the statement on the need for specific provisions against doubtful assets form (7010) approved by the Board of the Bank of Lithuania
27 March	Banknotes of 50 litas denomination of 2003 issue put into circulation
10 April	Resolution on Establishing the Data for the Commencement of Free Disposition of Restored Savings in 2003 adopted by the Government of the Republic of Lithuania
17 April	Resolution on the Use of Images of the Republic of Lithuania Banknotes and Coins approved by the Board of the Bank of Lithuania
8 May	General Provisions of the Monetary Financial Institutions Balance Sheet Statistical Reporting Requirements and Classification Principles, and Credit Institutions Balance Sheet Complete Statistical Reporting Form (MFI-01) approved by the Board of the Bank of Lithuania
5 June	Law on Settlement Finality in Payment and Securities Settlement System passed
24 July	General Provisions of Operational Risk Management in the Bank approved by the Board of the Bank of Lithuania
4 September	Rules for Classification of Doubtful Assets and on the Formation of Specific Provisions against Doubtful Assets of Credit Unions as well as the Statement on the Need for Specific Provisions against Doubtful Assets Form (7011) approved by the Board of the Bank of Lithuania Procedure of Registration of Payment and Securities Settlement Systems and of Management and Announcement of Their Data approved by the Board of the Bank of Lithuania
11 September	Policy of Supervision of Payment and Securities Settlement Systems approved by the Board of the Bank of Lithuania
25 September	Law on Mortgage Bonds and Mortgage Lending passed
23 October	Procedure for Submitting to the Bank of Lithuania the Reporting Statistical Data Necessary for the Compilation of the Balance of Payments of the Republic of Lithuania and Balance of International Investment Position approved by the Board of the Bank of Lithuania

20 November	Resolution on Providing Information Related to the Taking Up and Pursuit of the Business of Credit Institutions to the Commission of the European Communities and the Credit Institutions Supervisory Authorities of the European Union Member States approved by the Board of the Bank of Lithuania
11 December	Operating Rules of the Payment System LITAS approved by the Board of the Bank of Lithuania Compilation of the Balance of Payments of the Republic of Lithuania statistical reporting forms (B-09-01, B-09-02, B-09-04, B-09-05, B-09-06, B-09-07, B-09-08) and explanations to drawing them up approved by the Board of the Bank of Lithuania
24 December	Procedure for Investment of Temporarily Spare Funds and Accounting of Mortgage Loans and Other Additional Assets approved by the Board of the Bank of Lithuania General Provisions of the Statistical Reporting Requirements for the Interest Rates on Loans and Deposits of Monetary Financial Institutions and Interest Rates on Loans and Deposits of Monetary Financial Institutions Statistical Reporting Form (MFI-02) approved by the Board of the Bank of Lithuania

2004

27 January	Law on Ratifying the International Convention for the Suppression of Counterfeiting Currency and Its Protocols passed
29 January	Rules for Liquidity Requirement Calculation and the statement on composition of assets and liabilities by maturity form (7003) approved by the Board of the Bank of Lithuania
5 February	Law on Amending and Supplementing Articles 1, 3, 6, 7, 10, 11, 12, 14, 16, 17, 18, 19, 20, 21, 23, 24, 37, 49 and 50, Inserting Articles 18 ⁽¹⁾ , 46 ⁽¹⁾ and 54 ⁽¹⁾ , Changing the Title of Chapter 3, and Adding the Annex to the Republic of Lithuania Law on the Bank of Lithuania passed
26 February	Rules for Concluding and Executing the Litas and Anchor Currency – the Euros Exchange Transactions Between the Bank of Lithuania and Banks approved by the Board of the Bank of Lithuania
4 March	Resolution on Accession to the Exchange Rate Mechanism II approved by the Board of the Bank of Lithuania
30 March	Law on Banks passed
15 April	Rules for Payment of Compensation under Paragraph 2, Article 46 ⁽¹⁾ of the Republic of Lithuania Law on the Bank of Lithuania approved by the Board of the Bank of Lithuania
22 April	Rules for Handing Over to the Territorial City (District) Police Department the Republic of Lithuania the Currency of the Republic of Lithuania and the Single Currency of the European Union Suspected Counterfeit and for Examining Such Currency in the Bank of Lithuania approved by the Board of the Bank of Lithuania
29 April	Law on European Companies passed
6 May	Rules Governing the Filing and Deliberating of General Applications of Credit Institutions for Obtaining Authorisations and Their Granting approved by the Board of the Bank of Lithuania Resolution on Approval of the Structure and Periodicity of Interim Financial Statement approved by the Board of the Bank of Lithuania Statement on loans granted to connected persons of the bank (6207) approved by the Board of the Bank Lithuania Resolution on Participation of the Staff of the Bank of Lithuania's Credit Institutions Supervision Department in the Work of Managerial Bodies and Committees of Credit Institutions with Observers' Rights approved by the Board of the Bank of Lithuania Rules for Imposing Enforcement Measures for Violations of Submission of Statistical Information approved by the Board of the Bank of Lithuania
20 May	Rules for Supervision of Foreign Bank Branches Operating in the Republic of Lithuania approved by the Board of the Bank of Lithuania Rules for Concluding and Executing Intraday and Overnight Repos of the Bank of Lithuania and LITAS Payment System Participants approved by the Board of the Bank of Lithuania
10 June	Procedure of Organising the Design of Plaster Models of the National Side (Averse) of Circulating Euro Cents and Coins approved by the Board of the Bank of Lithuania Rules for the Procurement of Services Supplementary to Bank Activities approved by the Board of the Bank of Lithuania
17 June	Rules the Election or Appointment of Bank Managers approved by the Board of the Bank of Lithuania
1 July	Regulations and Requirements for the Republic of Lithuania Government Securities Auction Participants approved by the Board of the Bank of Lithuania
22 July	Rules on Enforcement of the Right to Provide Legal Services in the Republic of Lithuania and within the Territory of Other Member States of the European Union approved by the Board of the Bank of Lithuania

	Rules on Consolidation of Financial Group Accounts and Joint (Consolidated) Supervision and statement form 6003 "Information about investment" approved by the Board of the Bank of Lithuania
2 September	General Regulations of Pertaining to the Organisation of the Internal Audit of the Bank approved by the Board of the Bank of Lithuania Regulations for Determining the Value of Bank Shares Taken for Public Needs approved by the Board of the Bank of Lithuania
23 September	Regulations for Inspection of Banks approved by the Board of the Bank of Lithuania Regulations for Inspection of Credit Unions approved by the Board of the Bank of Lithuania Systemically Important Payment Systems Assessment Methodology approved by the Board of the Bank of Lithuania
11 November	Code of Ethics of the Board of the Bank of Lithuania approved by the Board of the Bank of Lithuania
25 November	Resolution on the Announcement of Data about the Liquidity Condition of the Banking System approved by the Board of the Bank of Lithuania Resolution on Money Laundering Prevention Guidelines for Credit Institutions approved by the Board of the Bank of Lithuania
9 December	Resolution on Credit and Other Institutions' Statistical Reporting Forms of the Balance Sheet and Loan and Deposit Interest Rates approved by the Board of the Bank of Lithuania
2005	
13 January	Code of Ethics of Employees of the Bank of Lithuania approved by the Board of the Bank of Lithuania
10 March	Resolution on Amending to the Bank of Lithuania Board Resolution No 125 of 21 December 1995 on Approving the Rules for Managing the Loan Risk Database approved by the Board of the Bank of Lithuania Requirements for the Information made Available to the Public approved by the Board of the Bank of Lithuania Rules for Professional Activity approved by the Board of the Bank of Lithuania
28 April	Resolution on Amending to the Bank of Lithuania Board Resolution No 38 of 14 March 2002 on Approving the Rules for Required Reserves of Credit Institutions approved by the Board of the Bank of Lithuania Procedure for Imposition of Fines for the Default on the Regulations on Required Reserves of Credit Institutions approved by the Board of the Bank of Lithuania Resolution on Amending to the Bank of Lithuania Board Resolution No 211 of 10 December 1998 on the Procedure for Calculating and Making Available to the Public the Average Interbank Interest Rates (VILIBID and VILIBOR) approved by the Board of the Bank of Lithuania
26 May	Requirements for Activities and Risk Management of Specialised Banks approved by the Board of the Bank of Lithuania
28 July	Minimum Loan Assessment Requirements and statement on changes in loan value form (7009) approved by the Board of the Bank of Lithuania
20 September	1 litas coin dedicated to the Palace of the Rulers of the Grand Duchy of Lithuania put into circulation
29 September	Resolution on the National Plan for Euro Introduction and the Strategy on Public Information and Communication Concerning Euro Introduction adopted by the Government of the Republic of Lithuania General Regulations on the Requirements for Statistical Reporting on Payment Instruments and to Amend the Statistical Statement Form (0607) approved by the Board of the Bank of Lithuania
2006	
10 March	Resolution on the Approval of the Proposal of the Government of the Republic of Lithuania and Granting of Powers approved by the Board of the Bank of Lithuania
25 April	Law on Amending Articles 1, 6, 7, 8, 11, 12, 14, 19, 20, 25, 31, 33, 35, 36, 38, 47, 49, 50, 53, 54, 54 ¹ and 55, Changing the Title of Chapter 4 and Chapter 5, Repealing Articles 26, 27, 28, 29, 30, 32 and Adding the Annex to the Republic of Lithuania Law on the Bank of Lithuania passed
27 July	Resolution on Implementation of the Submit 13.2.5 of the Rules for the Calculation of the Capital Adequacy set by the Resolution No 172 of 21 December 2000 of the Board of the Bank of Lithuania approved by the Board of the Bank of Lithuania
7 September	Resolution on Withdraw from Circulation Banknotes of 2, 5, 10, 20, 50 litas denomination of 1993 issue and of 1 litas denomination of 1994 issue approved by the Board of the Bank of Lithuania
28 September	Resolution on Financial Statements approved by the Board of the Bank of Lithuania
19 October	Resolution on the Insolvency of Credit Institutions approved by the Board of the Bank of Lithuania

9 November	General Regulations for the Calculation of the Capital Adequacy approved by the Board of the Bank of Lithuania Procedure for Recognition of the External Credit Assessment Institutions approved by the Board of the Bank of Lithuania Regulations on Validation and Its Assessment approved by the Board of the Bank of Lithuania
23 November	General Regulations for the Internal Capital Adequacy Process and for the Supervisory Review and Evaluation Process approved by the Board of the Bank of Lithuania General Regulations for the Disclosure of Information Relating to the Prudential Supervision of Credit Institutions approved by the Board of the Bank of Lithuania Resolution for Recognition of the External Credit Assessment Institutions Ratings for the Calculation of the Capital Adequacy approved by the Board of the Bank of Lithuania
7 December	Requirements for the Publicly Disclosed Information approved by the Board of the Bank of Lithuania Procedure for Granting the Permission to Use the Internal Ratings Based Credit Assessment Approach and the Advanced Operational Risk Assessment Method approved by the Board of the Bank of Lithuania Rules on Consolidation of Accounts of the Financial Group and Joint (Consolidated) Supervision approved by the Board of the Bank of Lithuania
28 December	Resolution on the LITAS-LRS Payment System and LITAS-MMS Retail Payment System approved by the Board of the Bank of Lithuania

2007

1 February	Practice Statement on the Design of Coins approved by the Board of the Bank of Lithuania
1 March	Regulations for Awarding the Prize Bearing the Name of Vladas Jurgutis approved by the Board of the Bank of Lithuania
11 June	Banknotes of 20 litas denomination of 2007 issue put into circulation
26 July	Resolution on Amending to the Bank of Lithuania Board Resolution No 224 of 17 December 1998 on Implementing the Key Principles for Effective Banking Supervision Approved by the Basle Committee on Banking Supervision approved by the Board of the Bank of Lithuania
11 October	General Regulations of Debt Securities of Indeterminate Duration and Their Inclusion in the Bank Capital approved by the Board of the Bank of Lithuania General Regulations of Stress Testing approved by the Board of the Bank of Lithuania
18 October	Operating Rules of the Payment System TARGET2-LIETUVOS BANKAS approved by the Board of the Bank of Lithuania Operating Rules of the System LITAS-PHA approved by the Board of the Bank of Lithuania
25 October	Resolution on Implementation of the Submit 6.5 of the General Regulations for the Calculation of Capital Adequacy set by the Resolution No 138 of 9 November 2006 of the Board of the Bank of Lithuania approved by the Board of the Bank of Lithuania
8 November	Law on Fiscal Discipline passed Rules of Granting Euro-denominated Intraday Credits approved by the Board of the Bank of Lithuania
15 November	Resolution on Amending and Supplementing to the Bank of Lithuania Board Resolution No 138 of 9 November 2006 on Approving the General Provisions for the Calculation of Capital Adequacy approved by the Board of the Bank of Lithuania Rules for Selection, Valuation and Publishing of Assets Eligible for Use as Collateral in Credit Operations of the Bank of Lithuania approved by the Board of the Bank of Lithuania
19 December	General Provisions of Subordinated Loans and Their Inclusion in Bank Capital approved by the Board of the Bank of Lithuania

2008

17 January	Law on Prevention of Money Laundering passed
24 January	Minimum Requirements for the Strategic Operating Plan of the Bank approved by the Board of the Bank of Lithuania
21 February	Resolution on the Establishments of Banks or Foreign Bank Branches in the Republic of Lithuania approved by the Board of the Bank of Lithuania
5 March	Banknotes of 10 and 100 litas denomination of 2007 issue put into circulation
6 March	Resolution on Amendment to the Bank of Lithuania Board Resolution No 125 of 21 December 1995 on Approving the Rules for Managing the Loan Risk Database approved by the Board of the Bank of Lithuania

29 April	Quarterly statistical reporting form No B-09-01 "Report for the Compilation of the Balance of Payments" and monthly statistical reporting form No B-09-02 "Report for the Compilation of the Balance of Payments" and explanations to drawing them up approved by the Board of the Bank of Lithuania
15 May	Guidelines on the Prevention Money Laundering and Terrorist Financing for Credit Institutions approved by the Board of the Bank of Lithuania
29 May	Resolution on Amending Relevant Acts of Law of the Bank of Lithuania on Accounting and Financial Accountability approved by the Board of the Bank of Lithuania Resolution on Amending to the Bank of Lithuania Board Resolution No 1 of 29 January 2004 on Liquidity Requirement Calculation Rules approved by the Board of the Bank of Lithuania
24 July	General Regulations of the Statistical Reporting Requirements for the Interbank Lending and Borrowing and Foreign Exchange Market, Interbank lending and Borrowing Statistical Reporting Form (F0601) and Foreign Exchange Market Statistical Reporting Form (F0603) approved by the Board of the Bank of Lithuania Resolution on Amending to the Bank of Lithuania Board Resolution No 21 of 1 March 2007 on Approving the Regulations for granting the Award of Vladas Jurgutis approved by the Board of the Bank of Lithuania
7 August	Procedure for the Registration with the Bank of Lithuania of Foreign Loans Received without the Guarantee of the Government by the Legal Persons of the Republic of Lithuania and of Loans Granted to Foreign Economic Entities approved by the Board of the Bank of Lithuania
20 August	Resolution on Amending to the Bank of Lithuania Board Resolution No 148 of 2 September 2004 on approving General Regulations for the Organisation of Internal Audit of the Bank approved by the Board of the Bank of Lithuania General Regulations for the Statistical Reporting of Collective Investment Undertakings and Collective Investment Undertaking's Statistical Reporting Form (CIU-01) approved by the Board of the Bank of Lithuania
25 September	Regulations for the Organisation of Internal Control and Risk Assessment (Management) approved by the Board of the Bank of Lithuania
8 October	Resolution on Amending to the Bank of Lithuania Board Resolution No 16 of 26 February 2004 on Approving of the Rules for Concluding and Executing the Litas and the Anchor Currency – the Euros Exchange Transactions between the Bank of Lithuania and Banks approved by the Board of the Bank of Lithuania Resolution on Amending to the Bank of Lithuania Board Resolution No 166 of 28 October 1999 on Establishing the Interest Rate on Loans to Commercial Banks approved by the Board of the Bank of Lithuania
23 October	Resolution on Amending to the Bank of Lithuania Board Resolution No 105 of 17 June 2004 on the Election or Appointment of Bank Managers approved by the Board of the Bank of Lithuania
6 November	Resolution on Change of the Accounting Policy approved by the Board of the Bank of Lithuania Resolution on Amending to the Bank of Lithuania Board Resolution No 38 of 14 March 2002 on Approving of the Rules on Reserve Requirements for Credit Institutions approved by the Board of the Bank of Lithuania Resolution on Amending to the Bank of Lithuania Board Resolution No 31 of 9 March 2000 on Approving of the Rules for Concluding and Executing Repurchase Agreements (Repos) between the Bank of Lithuania and Banks approved by the Board of the Bank of Lithuania
13 November	Resolution on Amending to the Bank of Lithuania Board Resolution No 109 of 20 November 2003 on Provision of Information Relating to the Taking up and Pursuit of the Business of Credit Institutions to the Commission of the European Communities and to the Supervisory Authorities of Credit Institutions of the European Union Member States approved by the Board of the Bank of Lithuania
16 December	Resolution on Structural Subdivisions of Credit Unions approved by the Board of the Bank of Lithuania Resolution on the Authorisations Granted by the Bank of Lithuania to Credit Unions approved by the Board of the Bank of Lithuania Resolution on Amending to the Bank of Lithuania Board Resolution No 116 of 24 July 2008 on the Interbank Lending and Borrowing and Foreign Exchange Market of the Statistical Reporting approved by the Board of the Bank of Lithuania Resolution on Amendment to the Bank of Lithuania Board Resolution No 46 of 8 May 2003 on the Balance Sheet Statistical Reporting of Monetary Financial Institutions approved by the Board of the Bank of Lithuania Resolution on Prudential Requirements for Credit unions approved by the Board of the Bank of Lithuania Rules for Calculating Maximum and Large Exposures Requirements in Credit Unions and maximum and large exposures requirements reporting form (7001U)

2009

12 February	Rules for the Non-banking Sector Enterprise Certificate System approved by the Board of the Bank of Lithuania
19 February	Resolution on Amending to the Bank of Lithuania Board Resolution No 49 of 22 April 1999 on Approving of the Rules on Determining the Features of Eligibility for Acceptance of the Currency of the Republic of Lithuania and on the Replacement of the Worn and Damaged Currency approved by the Board of the Bank of Lithuania
17 March	1 litas coin dedicated to Vilnius – European capital of culture 2009 put into circulation
26 March	Forms of financial statements of credit unions approved by the Board of the Bank of Lithuania Rules for Calculating of Credit Unions Prudential Requirement and reporting forms approved by the Board of the Bank of Lithuania Minimum Requirements for Loans Assessment and loans value change reporting form (7011) approved by the Board of the Bank of Lithuania
21 April	Rules for Notification Regarding the Acquisition and Assignment of a Qualified Share of the Authorise Capital and/or of Voting Rights in a Bank approved by the Board of the Bank of Lithuania
11 June	Resolution on Amending to the Bank of Lithuania Board Resolution No 125 of 21 December 1995 on Approving of the Rules for Managing the Loan Risk Database approved by the Board of the Bank of Lithuania
23 July	Resolution on Amending to the Bank of Lithuania Board Resolution No 136 of 18 October 2007 on Approving of the Operating Rules of the Payment System TARGET2-LIETUVOS BANKAS approved by the Board of the Bank of Lithuania Resolution on Amending to the Bank of Lithuania Board Resolution No 148 of 8 November 2007 on Approving of the Rules of Granting Euro-denominated Intraday Credits approved by the Board of the Bank of Lithuania
15 October	Recast Rules for the Procurement of Services Supplementary to Bank Activities approved by the Board of the Bank of Lithuania
20 October	Resolution on Amending to the Bank of Lithuania Board Resolution No 136 of 18 October 2007 on Approving of the Operating Rules of the Payment System TARGET2-LIETUVOS BANKAS approved by the Board of the Bank of Lithuania Resolution on Amending to the Bank of Lithuania Board Resolution No 148 of 8 November 2007 on Approving of the Rules of Granting Euro-denominated Intraday Credits approved by the Board of the Bank of Lithuania Resolution on Systemically Important Payment Systems Assessment Methodology approved by the Board of the Bank of Lithuania
26 November	Resolution on Amending to the Bank of Lithuania Board Resolution No 127 of 22 July 2004 on Approving of the Rules on Enforcement of the Right to Provide Legal Services in the Republic of Lithuania and within the Territory of Other Member States of the European Union approved by the Board of the Bank of Lithuania
3 December	Resolution on Amending to the Bank of Lithuania Board Resolution No 46 of 8 May 2003 on Approving on the Balance Sheet Statistical Reporting of Monetary Financial Institutions approved by the Board of the Bank of Lithuania Resolution on Amending to the Bank of Lithuania Board Resolution No 139 of 24 December 2003 on Approving on the Statistical Reporting for the Interest Rates on Loans and Deposits of Monetary Financial Institutions approved by the Board of the Bank of Lithuania Resolution on Amending to the Bank of Lithuania Board Resolution No 21 of 1 March 2007 on Approving of Regulations for Awarding the Prize Bearing the Name of Vladas Jurgutis approved by the Board of the Bank of Lithuania
10 December	Minimum Requirement for Compensation Policy Regarding Employees of Credit Institutions approved by the Board of the Bank of Lithuania
24 December	Rules on Licensing Payment Institutions, Requirements for Managers of Payment Institutions and Members of the Managing Bodies of Intermediaries, and Rules on Submitting Notification on Managers of a Payment Institutions, Rules on Obtaining Authorisations to Reorganise or Wind-up a Payment Institutions approved by the Board of the Bank of Lithuania Resolution on Amending to the Bank of Lithuania Board Resolution No 58 of 6 May 2004 on Approving of the Rules Governing the Filing and Deliberating of General Applications of Credit Institutions for Obtaining Authorisations and Their Granting approved by the Board of the Bank of Lithuania Rules for Calculating of Payment Institutions Equity Capital and report form (5003) approved by the Board of the Bank of Lithuania Procedure for Submitting to the Bank of Lithuania the Statistical Information and Data Necessary for the Compilation of the Balance of Payments of the Republic of Lithuania and Balance of International Investment Position approved by the Board of the Bank of Lithuania

	Resolution on Amending to the Bank of Lithuania Board Resolution No 159 of 8 October 2008 on Approving of the Rules of the Bank of Lithuania for the Simplified Public Procurement approved by the Board of the Bank of Lithuania
30 December	<p>Rules on Enforcement of the Right to Provide Payments Services in the Republic of Lithuania and within the Territory of Other Member State of the European Union approved by the Board of the Bank of Lithuania</p> <p>Rules on Public Maintenance of the List of Payment Institutions approved by the Board of the Bank of Lithuania</p> <p>Requirement to Payment Institutions Regarding Internal Control, Risk Management, and Protection of Earned Funds, and reporting form for the requirement compliance (5004) approved by the Board of the Bank of Lithuania</p> <p>Forms of financial statements of payment institutions approved by the Board of the Bank of Lithuania</p> <p>Resolution on Approval of the Prevention Money Laundering and Terrorist Financing for Payment Institutions approved by the Board of the Bank of Lithuania</p>
2010	
10 March	Resolution on Amending and Supplementing to the Bank of Lithuania Board Resolution No 146 of 23 November 2006 on the General Regulations for the Disclosure of Information Relating to the Prudential Supervision of Credit Institution approved by the Board of the Bank of Lithuania
16 March	Principle Regulations of Bank of Lithuania Foreign Reserve Management approved by the Board of the Bank of Lithuania
15 April	<p>Resolution on the Statistical Reporting of Payment Instruments approved by the Board of the Bank of Lithuania</p> <p>Regulations for the Statistical Reporting of Account Managers and statistical reporting form (VPT-01) approved by the Board of the Bank of Lithuania</p>
6 May	Resolution on Amending to the Bank of Lithuania Board Resolution No 125 of 21 December 1995 on Approving the Rules for Managing the Loan Risk Database approved by the Board of the Bank of Lithuania
25 May	Rules for Calculating of Liquidity Requirement and General Regulations for Determining the Liquidity Buffer and Counterbalancing Capacity approved by the Board of the Bank of Lithuania. Approved form (7003) on the report on assets and liabilities composition by maturity
10 June	Resolution on Amending to the Bank of Lithuania Board Resolution No 195 of 16 December 2008 on the Authorisations Granted by the Bank of Lithuania to Credit Unions approved by the Board of the Bank of Lithuania
29 June	1 litas coin the 600 th anniversary of the Battle of Grunwald put into circulation
23 July	Resolution on Amending to the Bank of Lithuania Board Resolution No 125 of 21 December 1995 on Approving the Rules for Managing the Loan Risk Database approved by the Board of the Bank of Lithuania
23 September	Resolution on Amending to the Bank of Lithuania Board Resolution No 149 of 25 September 2008 on the Regulations for the Organisation of Internal Control and Risk Assessment (Management) approved by the Board of the Bank of Lithuania
21 October	<p>Resolution on Amending to the Bank of Lithuania Board Resolution No 138 of 9 November 2006 on the General Regulations for the Calculation of the Capital Adequacy approved by the Board of the Bank of Lithuania</p> <p>Resolution on Amending to the Bank of Lithuania Board Resolution No 131 of October 2007 on Approving of the General Regulations of Debt Securities of Indeterminate Duration and Their Inclusion in the Bank Capital approved by the Board of the Bank of Lithuania</p> <p>Resolution on Amending to the Bank of Lithuania Board Resolution No 145 of 23 November 2006 on Approving of the General Regulations for the Internal Capital Adequacy Process and for the Supervisory Review and Evaluation Process approved by the Board of the Bank of Lithuania</p> <p>Resolution on Amending to the Bank of Lithuania Board Resolution No 153 of December 2006 on Approving of the Rules on Consolidation of Accounts of Financial Group and on Joint (Consolidated) Supervision approved by the Board of the Bank of Lithuania</p> <p>Resolution on Amending to the Bank of Lithuania Board Resolution No 85 of 20 May 2004 on Approving of the Rules for Supervision of Foreign Bank Branches Operating in the Republic of Lithuania approved by the Board of the Bank of Lithuania</p> <p>Resolution on Amending to the Bank of Lithuania Board Resolution No 151 of 7 December 2006 on Approving of the Requirements for the Publicly Disclosed Information approved by the Board of the Bank of Lithuania</p>

- Resolution on Amending to the Bank of Lithuania Board Resolution No 139 of 9 November 2006 on the Procedure for Recognition of the External Credit Assessment Institutions approved by the Board of the Bank of Lithuania
- Resolution on Amending to the Bank of Lithuania Board Resolution No 240 of 24 December 2009 on the Rules for Calculating of Payment Institutions Equity Capital approved by the Board of the Bank of Lithuania
- 16 November Resolution on Amending to the Bank of Lithuania Board Resolution No 136 of 18 October 2007 on Approving of the Operating Rules of the Payment System TARGET2-LIETUVOS BANKAS approved by the Board of the Bank of Lithuania
- Resolution on Amending to the Bank of Lithuania Board Resolution No 134 of 18 October 2007 on Approving of the Operating Rules of the System LITAS-PHA approved by the Board of the Bank of Lithuania
- Resolution on Amending to the Bank of Lithuania Board Resolution No 148 of 8 November 2007 on Approving of the Rules of Granting Euro-denominated Intraday Credits approved by the Board of the Bank of Lithuania
- 2 December Key Principles of Financial Accounting and Accountability Policy of Credit Unions and reporting form (7025) approved by the Board of the Bank of Lithuania
- 23 December Resolution on Amending to the Bank of Lithuania Board Resolution No 138 of 9 November 2006 on General Regulations for the Calculation of the Capital Adequacy approved by the Board of the Bank of Lithuania
- Resolution on Amending to the Bank of Lithuania Board Resolution No 149 of 25 September 2008 on the Regulations for the Organisation of Internal Control and Risk Assessment (Management) approved by the Board of the Bank of Lithuania
- Resolution on Amending to the Bank of Lithuania Board Resolution No 139 of 9 November 2006 on the Procedure for Recognition of the External Credit Assessment Institutions approved by the Board of the Bank of Lithuania
- Resolution on Amending to the Bank of Lithuania Board Resolution No 133 of 11 October 2007 on Approving of the General Regulations of Stress Testing approved by the Board of the Bank of Lithuania
- Resolution on Amending to the Bank of Lithuania Board Resolution No 228 of 10 December 2009 on Minimum Requirement for Compensation Policy Regarding Employees of Credit Institutions approved by the Board of the Bank of Lithuania
- Resolution on Amending to the Bank of Lithuania Board Resolution No 125 of 21 December 1995 on Approving the Rules for Managing the Loan Risk Database approved by the Board of the Bank of Lithuania

Some of the totals in the tables do not correspond to the sums of lines due to rounding.
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