

## THE GROUP AND BANK BALANCE SHEET

30 09 2005

LTL'000

	Bank	Group
<b>Assets</b>		
Cash and balances with central banks	180.184	180.187
Treasury bills	2.498	2.498
Due from other banks and financial institutions	379.930	259.971
Trading securities	35.570	35.570
Derivative financial instruments	1.076	1.076
Loans	3.206.021	3.206.030
Leasing		262.519
Securities available-for sale	130.200	131.165
Securities held-to-maturity	144.585	144.585
Investments in subsidiaries	6.200	
Intangible assets	3.898	3.961
Fixed assets	93.261	101.344
Deferred tax asset	6.000	6.083
Other assets	14.867	28.346
<b>Total assets</b>	<b>4.204.290</b>	<b>4.363.335</b>

<b>Liabilities</b>		
Due to other banks and financial institutions	974.766	1.111.298
Derivative financial instruments	120	120
Deposits	2.338.941	2.338.941
Debt securities in issue	435.022	434.921
Special and lending funds	3.845	3.845
Other liabilities	98.405	98.405
Subordinated loans	36.448	56.527
<b>Total liabilities</b>	<b>3.887.547</b>	<b>4.044.057</b>

## Shareholders' equity

<b>Capital and reserves</b>	<b>316.743</b>	<b>319.278</b>
Share capital	234.110	234.110
Share premium	34.889	34.889
Fixed assets revaluation reserve	941	962
Financial assets revaluation reserve	691	691
Previous year profit (loss)	15.115	16.280
Current year profit (loss)	30.101	31.411
Other capital and reserves	896	935
<b>Total liabilities and equity</b>	<b>4.204.290</b>	<b>4.363.335</b>

<b>Off- balance sheet Items</b>		
<b>Bank commitments and claims</b>		
Guarantees and warranties issued	40.401	36.647
Commitments to issue letters of credit	23.380	10.270
Credit commitments	677.989	614.932
Other off- balance commitments	6.152	76.752
<b>Financial derivatives</b>		
Amounts receivable (claims)	34.102	34.102
Amounts payable (commitments)	33.264	33.264

Executive Vice President

V. Bubnys

Acting Chief Accountant

L. Sorakaitė

V. Tamošiūnienė

**AB bankas NORD/LB Lietuva**  
**PROFIT (LOSS ) STATEMENT**  
**30 09 2005**

000' LTL

<b>Item</b>	<b>Group</b>	<b>Bank</b>
Interest income	126.159	119.327
Interest expenses	48.702	45.101
<b>Net interest income</b>	<b>77.457</b>	<b>74.226</b>
Income from services and commissions	38.781	37.195
Expenses for services and commissions	8.193	8.101
<b>Net interest, services and commissions income</b>	<b>108.045</b>	<b>103.320</b>
Net gain (loss) on operations with securities and financial instruments	-6	-18
Net foreign exchange gain	5.991	5.945
Net gain on revaluation of investments in subsidiaries and associates accounted for using the equity method		
<b>Operating income</b>	<b>114.030</b>	<b>109.247</b>
Operating expenses	70.802	67.841
Provisions for other assets and contingent liabilities	378	595
Other income	7.175	6.891
Provisions for loans and accrued interest	3.804	4.043
Other expenses	14.605	13.558
<b>Profit before tax</b>	<b>31.616</b>	<b>30.101</b>
Income tax	205	
<b>Net profit</b>	<b>31.411</b>	<b>30.101</b>
Earnings per share (in LTL per share)	<b>15,04</b>	

**President**

**T.S.Buerkle**

**Chief accountant**

**J.Šaučiūnienė**