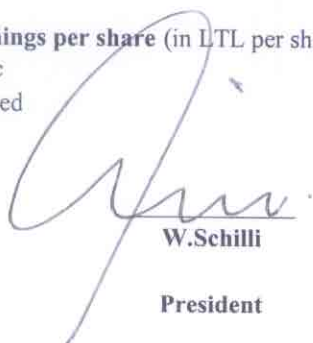


AB BANK NORD/LB LIETUVA  
THE GROUP AND BANK INCOME STATEMENT

000' LTL

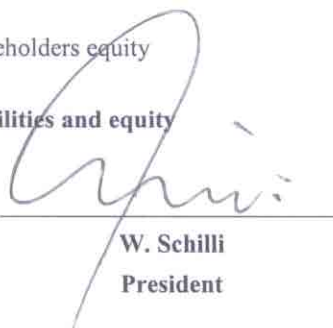
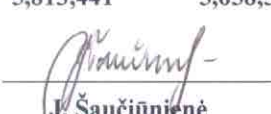
	31 March 2006	
	Group	Bank
Interest income	58,462	56,306
Interest expense	(24,629)	(23,723)
<b>Net interest income</b>	<b>33,833</b>	<b>32,583</b>
Fee and commission income	13,428	12,595
Fee and commission expense	(3,098)	(2,991)
<b>Net interest, fee and commission income</b>	<b>44,163</b>	<b>42,187</b>
Net gain on operations with securities and financial instruments	1,887	3,886
Net foreign exchange gain	2,803	2,796
Provisions for other assets and contingent liabilities	(165)	25
Other income	1,003	955
Impairment losses on loans	(2,156)	(2,156)
<b>Operating income</b>	<b>47,535</b>	<b>47,693</b>
Operating expenses	(25,849)	(24,569)
Other expenses	(5,165)	(4,910)
<b>Profit before tax</b>	<b>16,521</b>	<b>18,214</b>
Income tax	(1,726)	(1,682)
<b>Net profit</b>	<b>14,795</b>	<b>16,532</b>
<b>Earnings per share</b> (in LTL per share)		
Basic	6.00	
Diluted	6.00	

  
W.Schilli  
President

  
J.Šaučiūnienė  
Chief Accountant

AB BANKAS NORD/LB LIETUVA  
 THE GROUP AND BANK BALANCE SHEET  
 31 March 2006

LTL thousand

	<b>Group</b>	<b>Bank</b>
<b>ASSETS</b>		
Cash and balances with central banks	273,900	273,892
Treasury bills	9,669	9,669
Due from other banks and financial institutions	305,691	552,805
Trading securities	35,937	35,937
Derivative financial instruments	8,451	8,451
Loans	4,290,442	4,290,442
Finance lease receivables	343,375	
Securities available-for sale	235,068	233,535
Securities held-to-maturity	140,377	140,377
Investments in subsidiaries		6,200
Intangible assets	3,942	3,813
Property and equipment	98,042	86,208
Deferred tax asset	6,530	6,318
Other assets	62,017	10,897
<b>Total assets</b>	<b>5,813,441</b>	<b>5,658,544</b>
<b>LIABILITIES</b>		
Due to other banks and financial institutions	2,080,112	1,942,774
Derivative financial instruments	730	730
Due to customers	2,718,595	2,718,595
Debt securities in issue	524,549	524,549
Special and lending funds	6,462	6,462
Other liabilities	42,264	25,320
Subordinated loans	98,899	98,899
<b>Total liabilities</b>	<b>5,471,611</b>	<b>5,317,329</b>
<b>SHAREHOLDERS' EQUITY</b>		
Share capital	268,999	268,999
Retained earnings of previous year allocated for share capital increase	49,286	49,286
Retained earnings	22,748	22,266
Other reserves	797	664
<b>Total shareholders equity</b>	<b>341,830</b>	<b>341,215</b>
<b>Total liabilities and equity</b>	<b>5,813,441</b>	<b>5,658,544</b>
 <hr/> W. Schilli President	 <hr/> J. Šaučiūnienė Chief Accountant	