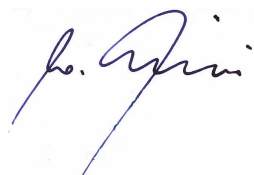


**AB DnB NORD Bankas**
**THE GROUP AND BANK INCOME STATEMENT** (in accordance with IFRS)

LTL thou

	Period ended			
	30 September 2006		30 September 2005	
	Group	Bank	Group	Bank
Interest income	206,326	198,029	129,380	122,548
Interest expense	(91,400)	(87,523)	(48,702)	(45,101)
<b>Net interest income</b>	<b>114,926</b>	<b>110,506</b>	<b>80,678</b>	<b>77,447</b>
Fee and commission income	43,106	40,054	35,560	33,974
Fee and commission expense	(10,060)	(9,666)	(8,193)	(8,101)
<b>Net interest, fee and commission income</b>	<b>147,972</b>	<b>140,894</b>	<b>108,045</b>	<b>103,320</b>
Net gain on operations with securities and financial instruments	1,204	3,183	(17)	(18)
Net foreign exchange gain	8,444	8,436	5,991	5,945
Provisions for other assets and contingent liabilities	(1,218)	(48)	(378)	(595)
Other income	4,426	4,417	7,175	6,891
Impairment losses on loans	(2,447)	(2,447)	(3,804)	(4,043)
<b>Operating income</b>	<b>158,381</b>	<b>154,435</b>	<b>117,012</b>	<b>111,500</b>
Operating expenses	(83,575)	(79,170)	(70,802)	(67,841)
Other expenses	(16,845)	(16,122)	(14,605)	(13,558)
<b>Profit before tax</b>	<b>57,961</b>	<b>59,143</b>	<b>31,605</b>	<b>30,101</b>
Income tax	(9,417)	(9,134)	(205)	
<b>Net profit</b>	<b>48,544</b>	<b>50,009</b>	<b>31,400</b>	<b>30,101</b>
<b>Earnings per share</b> (in LTL per share)				
Basic	19.70		15.04	
Diluted	19.70		15.04	



W. Schilli  
President

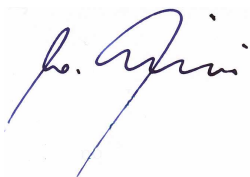


J. Šaučiūnienė  
Chief Accountant

**AB DnB NORD Bankas**
**THE GROUP AND BANK BALANCE SHEET** (in accordance with IFRS)

LTL thou

	<b>30 September 2006</b>		<b>31 December 2005</b>	
	<b>Group</b>	<b>Bank</b>	<b>Group</b>	<b>Bank</b>
<b>ASSETS</b>				
Cash and balances with central banks	313,403	313,399	339,610	339,604
Treasury bills	11,602	11,602	19,615	19,615
Due from other banks and financial institutions	352,371	640,507	234,862	456,570
Trading securities	31,396	31,396	54,566	54,566
Derivative financial instruments	20,155	20,155	2,011	2,011
Loans	5,342,919	5,342,919	3,749,607	3,749,607
Finance lease receivables	460,441	-	317,998	-
Securities available-for-sale	444,580	440,590	247,225	246,218
Securities held-to-maturity	-	-	143,512	143,512
Investments in subsidiaries	-	6,200	-	6,200
Intangible assets	6,145	5,998	3,915	3,778
Property and equipment	102,842	88,321	98,109	88,496
Deferred tax asset	431	219	8,178	8,000
Other assets	54,056	13,261	37,927	10,664
<b>Total assets</b>	<b>7,140,341</b>	<b>6,914,567</b>	<b>5,257,135</b>	<b>5,128,841</b>
<b>LIABILITIES</b>				
Due to other banks and financial institutions	2,959,928	2,752,805	1,684,074	1,583,203
Derivative financial instruments	40	40	337	337
Due to customers	2,809,206	2,809,206	2,624,625	2,624,625
Debt securities in issue	669,297	669,297	440,814	440,814
Special and lending funds	18,548	18,548	12,659	12,659
Other liabilities	149,714	131,950	64,114	39,061
Subordinated loans	154,969	154,969	99,658	99,658
<b>Total liabilities</b>	<b>6,761,702</b>	<b>6,536,815</b>	<b>4,926,281</b>	<b>4,800,357</b>
<b>SHAREHOLDERS' EQUITY</b>				
Share capital	318,285	318,285	268,999	268,999
Retained earnings	56,497	55,743	60,146	57,840
Other reserves	3,857	3,724	1,709	1,645
<b>Total shareholders' equity</b>	<b>378,639</b>	<b>377,752</b>	<b>330,854</b>	<b>328,484</b>
<b>Total liabilities and equity</b>	<b>7,140,341</b>	<b>6,914,567</b>	<b>5,257,135</b>	<b>5,128,841</b>



W. Schilli  
President



J. Šaučiūnienė  
Chief Accountant