



UKIO BANKAS

AB UKIO BANKAS

Balance sheet

	1 October, 2005	1 October, 2004
	000' Litas	000' Litas
Assets		
1. Cash on hand, precious metals and other valuables	13 830	11 074
2. Due from Central banks	138 433	64 969
3. Due from credit institutions, net value	978 800	619 942
4. Loans to credit institutions and financial institutions, net value	380 740	344 053
4.1. loans to credit institutions	0	0
4.2. loans to financial institutions	380 740	344 053
5. Short-term Government securities	0	2 011
6. Net loans granted	409 021	250 802
7. Leasing	0	0
8. Debt securities	58 893	30 884
9. Ownership securities	22 417	33 666
10. Intangible assets /less depreciation/	1 477	1 924
11. Fixed assets /less depreciation/	24 196	19 570
12. Accrued income and prepayments	8 990	4 106
13. Other assets, net value	49 148	33 981
TOTAL ASSETS	2 085 945	1 416 982
Liabilities		
14. Due to Central bank	0	4 171
15. Due to credit institutions	26 104	35 650
16. Liabilities to credit and financial institutions	635 915	520 962
16.1. liabilities to credit institutions	171 622	68 576
16.2. liabilities to financial institutions	464 293	452 386
17. Deposits and Letters of Credit	1 254 321	709 548
18. Special and lending funds	3 197	2 046
19. Debt securities issued	0	1 665
20. Accrued expenses and deferred income	9 080	5 404
21. Subordinated loans	8 585	4 204
22. Other liabilities	25 240	20 340
TOTAL LIABILITIES	1 962 442	1 303 990
Shareholders equity		
23. Capitals and reserves	123 503	112 992
23.1. registered share capital	106 708	106 708
23.2. (bought up own shares)	0	0
23.3. emission difference	0	0
23.4. revaluation reserve	0	0
23.5. undistributed profit/loss/	5 375	815
23.6. current year profit/loss/	9 672	4 060
23.7. other capitals and reserves	1 748	1 409
TOTAL LIABILITIES AND SHAREHOLDERS EQUITY	2 085 945	1 416 982
Off - balance sheet items		
Bank commitments and claims		
1. Bank guarantees (warranties) issued	16 048	10 565
2. Bank commitments to issue letters of credit	12 552	2 414
3. Other bank commitments	136 962	42 431
4. Bank commitments to buy foreign currency	2 617 619	1 866 693
5. Bank commitments to sell foreign currency	2 617 823	1 866 681

Chief Executive Officer

G.Ugianskis

Head of Accounting Division -
Chief Accountant

V.Petraitiene

AB ŪKIO BANKAS
Profit and Loss Account

	1 October, 2005	1 October, 2004
	000' Litas	000' Litas
1. Interest income	39 626	18 768
1.1. on loans to credit and financial institutions	18 902	6 958
1.2. on other loans	19 065	11 032
1.3. on debt securities	1 647	778
1.4. other interest income	12	
2. Interest expenses	23 142	11 985
2.1. for credit and financial institutions	6 940	524
2.2. for deposits and other repayables	15 997	11 394
2.3. for debt securities issued	19	67
2.4. for subordinated loans	186	
3. Net interest income	16 484	6 783
4. Provision expenses	9 245	1 573
4.1. provisions against loans and interest	9 174	1 732
4.2. provisions against guarantees	37	-62
4.3. provisions against general risk of loan portfolio	513	396
4.4. adjustments of provision expenses incurred due to the recovery of previously writt	-479	-493
5. Net interest income after provisions (3-4)	7 239	5 210
6. Service fees and commission income	35 861	19 051
7. Service fees and commission expenses	11 273	5 599
8. Net interest, service fees and commission income	31 827	18 662
9. Income on equity securities	-3 952	3 788
10. Profit (loss) from operations with foreign currency	8 252	5 149
10.1. realized profit (loss) from operations with foreign currency	4 968	2 076
10.2. unrealized profit (loss) from operations with foreign currency	3 284	3 073
11. Profit (loss) from operations with securities	7 973	-72
11.1. realised profit (loss)	7 979	159
11.2. unrealised profit (loss)	-6	-231
12. Income from operations /8+9+10+11/	44 100	27 527
13. Other banking income	3 114	2 111
14. Operational expenses	21 143	17 005
14.1. Salaries, social security and other related expense	11 837	9 442
14.2. training and business trip expense	707	453
14.3. rent and premises maintenance expense	4 638	3 491
14.4. transportation and communication expense	-1 151	1 189
14.5. advertising and marketing expense	1 057	881
14.6. other operational expenses	1 753	1 549
15. Other banking expense	11 950	6 584
16. Depreciation and amortization	2 244	1 820
17. Other provision expense	-497	169
17.1. provision for other doubtful assets	-838	398
17.2. provision for off-balance sheet liabilities	342	-236
17.3. provision for general risk of off-balance sheet liabilities	-1	7
18. Profit (loss) from ordinary activities	12 374	4 060
19. Profit (loss) from extraordinary activities		
20. Profit (loss) before taxes /16+17/	12 374	4 060
21. Profit tax	2 702	
22. Minority profit (loss) share		
23. Net profit (loss)	9 672	4 060

Chief Executive Officer

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 Head of Accounting division -
 Chief Accountant

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