

Balance Sheet of AB Ūkio bankas

	1 July, 2006	1 July, 2005
Assets	000' Litas	000' Litas
1. Cash on hand, precious metals and other valuables	18 424	13 203
2. Due from Central banks	126 190	106 229
3. Due from credit institutions, net value	979 473	1 029 727
4. Loans to credit institutions and financial institutions, net value	449 389	369 375
4.1. loans to credit institutions	9 000	0
4.2. loans to financial institutions	440 389	369 375
5. Short-term Government securities	0	0
6. Net loans granted	603 306	418 299
7. Leasing	0	0
8. Debt securities	286 473	60 649
9. Ownership securities	32 832	22 156
10. Intangible assets /less depreciation/	1 300	1 549
11. Fixed assets /less depreciation/	28 927	23 036
12. Accrued income and prepayments	5 553	9 426
13. Other assets, net value	53 385	35 309
TOTAL ASSETS	2 585 252	2 088 958
Liabilities		
14. Due to Central bank	0	0
15. Due to credit institutions	5 837	33 602
16. Liabilities to credit and financial institutions	466 709	868 862
16.1. liabilities to credit institutions	179 584	175 429
16.2. liabilities to financial institutions	287 125	693 433
17. Deposits and Letters of Credit	1 810 754	1 026 383
18. Special and lending funds	6 796	3 881
19. Debt securities issued	7 370	803
20. Accrued expenses and deferred income	539	8 178
21. Subordinated loans	8 744	8 604
22. Other liabilities	29 944	19 494
TOTAL LIABILITIES	2 336 693	1 969 807
Shareholders equity		
23. Capitals and reserves	248 559	119 151
23.1. registered share capital	176 708	106 708
23.2. (bought up own shares)	0	0
23.3. emission difference	34 500	0
23.4. revaluation reserve	1 903	0
23.5. undistributed profit/loss/	6 267	5 375
23.6. current year profit/loss/	16 621	5 320
23.7. other capitals and reserves	12 560	1 748
TOTAL LIABILITIES AND SHAREHOLDERS EQUITY	2 585 252	2 088 958
Off - balance sheet items		
Bank commitments and claims		
1. Bank guarantees (warranties) issued	13 081	14 304
2. Bank commitments to issue letters of credit	1 141	9 040
3. Other bank commitments	158 326	76 296
4. Bank commitments to buy foreign currency	1 088 009	1 215 841
5. Bank commitments to sell foreign currency	1 089 083	1 214 507
6. Interest rate contracts (claims)	0	0
7. Interest rate contracts (liabilities)	94 823	0

Chief Executive Officer
G. Ugianskis
Head of Accounting Division - Chief Accountant
V. Petraitiene

Profit and Loss Account of AB Ūkio bankas

	1 July, 2006	1 July, 2005
	000' Litas	000' Litas
1. Interest income	46 520	24 146
1.1. on loans to credit and financial institutions	24 531	11 275
1.2. on other loans	16 474	11 903
1.3. on debt securities	5 515	968
1.4. other interest income	0	0
2. Interest expenses	24 535	13 597
2.1. for credit and financial institutions	7 215	3 550
2.2. for deposits and other repayables	17 006	9 920
2.3. for debt securities issued	134	17
2.4. for subordinated loans	180	110
3. Net interest income	21 985	10 549
4. Provision expenses	17 966	5 343
4.1. provisions against loans and interest	18 052	4 889
4.2. provisions against guarantees	-5	39
4.3. provisions against general risk of loan portfolio	0	541
4.4. adjustments of provision expenses incurred due to the recovery of previously written-off loans	-81	-126
5. Net interest income after provisions (3-4)	4 019	5 206
6. Service fees and commission income	45 060	20 361
7. Service fees and commission expenses	9 611	6 575
8. Net interest, service fees and commission income	39 468	18 992
9. Income on equity securities	72	-3 952
10. Profit (loss) from operations with foreign currency	20 414	4 444
10.1. realized profit (loss) from operations with foreign currency	18 093	1 745
10.2. unrealized profit (loss) from operations with foreign currency	2 321	2 699
11. Profit (loss) from operations with securities	-4 705	7 418
11.1. realised profit (loss)	2 903	7 547
11.2. unrealised profit (loss)	-7 608	-129
12. Income from operations /8+9+10+11/	55 249	26 902
13. Other banking income	1 018	3 224
14. Operational expenses	18 959	13 901
14.1. Salaries, social security and other related expense	10 763	7 776
14.2. training and business trip expense	654	422
14.3. rent and premises maintenance expense	3 704	3 052
14.4. transportation and communication expense	967	731
14.5. advertising and marketing expense	1 288	784
14.6. other operational expenses	1 583	1 136
15. Other banking expense	12 605	8 012
16. Depreciation and amortization	1 704	1 520
17. Other provision expense	2 968	-197
17.1. provision for other doubtful assets	2 968	-801
17.2. provision for off-balance sheet liabilities	0	609
17.3. provision for general risk of off-balance sheet liabilities	0	-5
18. Profit (loss) from ordinary activities	20 031	6 890
19. Profit (loss) from extraordinary activities	0	0
20. Profit (loss) before taxes /16+17/	20 031	6 890
21. Profit tax	3 410	1 570
22. Minority profit (loss) share		
23. Net profit (loss)	16 621	5 320

Chief Executive Officer

G. Ugianskis

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