

AB BANKAS HANSABANKAS**BALANCE SHEET****OF 30 SEPTEMBER 2006**

(All amounts in LTL thousand unless otherwise stated)

		Bank	Financial group*
Assets			
1.	Cash and due from central bank	838,588	838,588
2.	Due from banks and other credit and financial institutions	1,222,142	850,557
3.	Financial assets at fair value through profit or loss	1,294,734	1,393,906
4.	Loans to customers	8,350,427	8,868,190
5.	Finance lease receivables	-	2,472,028
6.	Held-to-maturity investments	76,190	419,410
7.	Equity investments	104,212	9,340
8.	Tangible and intangible fixed assets	98,978	161,257
9.	Other assets	24,555	212,217
10.	Total assets	12,009,826	15,225,493
Liabilities			
11.	Due to banks and other credit and financial institutions	1,700,384	4,247,620
12.	Deposits and letters of credit	8,290,209	8,290,209
13.	Special and lending funds	494,013	494,901
14.	Insurance technical reserves	-	405,654
15.	Other liabilities	255,637	431,120
16.	Subordinated loans	242,459	242,459
17.	Total liabilities	10,982,702	14,111,963
Shareholders' equity		1,027,124	1,113,530
18.	Share capital	569,712	569,712
19.	Share premium	91,965	91,965
20.	Other capital and reserves	47,236	47,379
21.	Retained earnings	318,211	404,474
22.	Total liabilities and shareholders' equity	12,009,826	15,225,493

AB BANKAS HANSABANKAS**INCOME STATEMENT
OF 30 SEPTEMBER 2006**

(All amounts in LTL thousand unless otherwise stated)

		Bank	Financial group*
1.	Interest income	357,082	427,022
2.	Interest expenses	118,935	131,259
3.	Dividend income	2,000	2,059
4.	Service fees and commission income	133,126	134,809
5.	Service fees and commission expense	34,570	37,107
6.	Profit (loss) from trading securities	2,812	4,019
7.	Profit (loss) from operations with foreign currency	24,125	23,883
8.	Other income	11,769	16,025
9.	Operating expenses	156,216	172,973
10.	Other expenses	47,143	52,886
11.	Depreciation and amortization	12,080	13,049
12.	Special provisions expenses	9,660	19,255
13.	Income from insurance	-	7,806
14.	Income before income tax	152,310	189,094
15.	Income tax	21,500	29,602
16.	Net income	130,810	159,492
17.	Basic Earnings per Share (in LTL)	2.30	2.80

* - Financial group include the bank, UAB Hansa Lizingas, UAB Hansa Investiciju valdymas, UAB Hansa gyvybes draudimas.

AB BANKAS HANSABANKAS

INFORMATION ON ASSETS QUALITY

OF 30 SEPTEMBER 2006

(All amounts in LTL thousand unless otherwise stated))

Bank

Special provisions, to customers loans – LTL 84,521 thousand
Special provisions / to customers loans % - 1.01

Special provisions, to other doubtful active - LTL 386 thousand
Special provisions / other doubtful amounts % - 21.70

Financial group*

Special provisions, to customers loans – LTL 97,488 thousand
Special provisions / to customers loans % - 1.10

Special provisions, to other doubtful active - LTL 1,959 thousand
Special provisions / other doubtful amounts % - 5.93

Observation of Bank risk limiting normative:

Ratio name	Of Bank of Lithuania fixed value	Bank 2006 09 30	Financial group* 2006 09 30
Liquidity %	Min 30	35.31	40.33
Capital adequacy %	Min 8	12.93	10.21
Overall open currency position %	Max 25	0.39	0.47
Maximum loans to one customer %	Max 25	Complied	Complied
Larges loans ratio %	Max 800	149.54	132.24

During nine month of 2006, there were no sanctions imposed by Bank of Lithuania on AB Bankas Hansabankas

International agency ratings, bestow on mother company:

Moody's 2006 06 07
Long-term deposit A1
Short-term deposit Prime -1
Financial strength C+
Senior-debt Aa3

Fitch 2006 02 23
Long-term A
Short-term F1
Individual rating B/C
Financial strength 1

International agency ratings, bestow on AB bankas Hansabankas:

Fitch 2004 06 25
Financial strength 1

AB BANKAS HANSABANKAS

**INCOME STATEMENT
OF 30 SEPTEMBER 2006**

(All amounts in LTL thousand unless otherwise stated)

Yield rates:

	Bank	Financial group*
Return on assets %	1.41	1.56
Return on equity %	18.19	20.72

** - Financial group include the bank, UAB Hansa Lizingas, UAB Hansa Investiciju valdymas, UAB Hansa gyvybes draudimas.*