


AB BANKAS „HANSABANKAS”
**BALANCE SHEET
OF 30 SEPTEMBER 2008**

(All amounts in LTL thousand unless otherwise stated)

No.		Bank	Financial group*
Assets			
1	Cash and due from central bank	1,400,890	1,400,890
2	Financial assets held for trading	129,553	173,104
3	Financial assets designated at fair value through profit or loss	2,303,158	2,541,102
4	Loans and receivables (including finance leases)	15,934,834	20,982,458
5	Held-to-maturity investments	13,268	456,790
6	Investments in subsidiaries	102,199	7,327
7	Tangible and intangible fixed assets	111,318	172,885
8	Other assets	68,234	366,657
9	Total assets	20,063,454	26,101,213
Liabilities			
10	Financial liabilities held for trading	10,392	10,392
11	Financial liabilities measured at amortised cost	17,489,287	22,437,082
12	Provisions	5,434	667,008
13	Other liabilities	354,732	548,466
14	Debt securities in issue	226,722	226,722
15	Total liabilities	18,086,567	23,889,670
16	Shareholders' equity	1,976,887	2,211,543
17	Issued capital	845,936	845,936
18	Share premium	91,965	91,965
19	Revaluation reserves and other valuation differences	26,692	31,267
20	Reserves (including retained earnings)	712,560	910,472
21	Income from current year	299,734	331,903
22	Total liabilities and shareholders' equity	20,063,454	26,101,213


AB BANKAS „HANSABANKAS”
**INCOME OF STATEMENT
OF 30 SEPTEMBER 2008**

(All amounts in LTL thousand unless otherwise stated)

No.		Bank	Financial group*
1	Interest income	837,291	1,115,067
2	<Interest expenses>	409,277	582,849
3	Dividend income	-	117
4	Fee and commission income	184,846	202,874
5	<Fee and commission expenses>	50,146	54,384
6	Realised gains (losses) on financial assets & liabilities not measured at fair value through profit or loss, net	-	(1,739)
7	Gains (losses) on financial assets and liabilities held for trading, net	25,776	26,100
8	Gains (losses) on financial assets and liabilities designated at fair value through profit or loss, net	27,510	(75,356)
9	Exchange differences, net	15,570	15,805
10	Gains (losses) on derecognition of assets other than held for sale, net	107	5,626
11	Other operating income	9,350	163,933
12	Other operating expenses	44,910	88,417
13	Administration costs	227,769	251,718
14	Depreciation	10,632	11,719
15	Provisions	(2,191)	(2,191)
16	Impairment	35,673	70,931
17	Share of the profit or loss from subsidiaries	26,000	-
18	TOTAL PROFIT OR LOSS BEFORE TAX FROM CONTINUING OPERATIONS	350,234	394,600
19	Tax expense (income) related to profit or loss from continuing operations	50,500	62,697
20	PROFIT OR LOSS ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT	299,734	331,903

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

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**INFORMATION ON ASSETS QUALITY
OF 30 SEPTEMBER 2008**

(All amounts in LTL thousand unless otherwise stated)

Bank

Special provisions, to customers loans - LTL 134,332 thousand
Special provisions / to customers loans % - 0.84

Special provisions, to other doubtful active - LTL 397 thousand
Special provisions / other doubtful amounts % - 15.61

Financial group*

Special provisions, to customers loans - LTL 141,243 thousand
Special provisions / to customers loans % - 0.67

Special provisions, to other doubtful active - LTL 75,881 thousand
Special provisions / other doubtful amounts % - 1.66

Observation of Bank risk limiting normative:

Ratio name	Of Bank of Lithuania fixed value	Bank 2008 09 30	Financial group* 2008 09 30
Liquidity %	Min 30	39.07	
Capital adequacy %	Min 8	15.16	11.69
Overall open currency position%	Max 25	Vykdomas	Vykdomas
Maximum loans to one customer %	Max 25	Vykdomas	Vykdomas
Larges loans ratio %	Max 800	65.96	26.28

International agency ratings, bestow on Mother Company:

Moody's 2008 09 03
Long-term deposit A1
Short-term deposit Prime -1
Financial strength C
Senior-dept Aa3

Fitch 2008 06 02
Long-term A
Short-term F1
Individual rating C
Financial strength 1

Yield rates:

	Bank	Financial group*
Return on assets %	2.05	1.74
Return on equity %	23.68	23.27

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