



ERGO LIETUVA GYVYBĖS DRAUDIMAS	
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THE GOVERNING BODIES OF THE COMPANY

SUPERVISORY BOARD

DR. SIEGMAR KRÜGER, DÜSSELDORF
CHAIRMAN OF THE SUPERVISORY BOARD

KLAUS ALLERDISSEN, DÜSSELDORF

ACHIM NAUMANN, FRANKFURT AM MAIN

BOARD OF MANAGEMENT

VALDAS CICĖNAS, VILNIUS
CHAIRMAN OF THE BOARD OF MANAGEMENT

DR. KĘSTUTIS BAGDONAVIČIUS, VILNIUS

KAIDO KEPP, TALLINN

THE AUDITORS

KPMG LIETUVA
AUDITING COMPANY, VILNIUS

THE STATUS REPORT OF THE MANAGEMENT BODY OF THE COMPANY

INSURANCE BUSINESS

As on 31 December 2003, insurance and reinsurance premiums received constituted 37.7 million Litas, i.e. 8.6 million Litas more than during the preceding year. The budget targeted for 32 million Litas, therefore the excess budget was 31%. During the preceding year, the greatest growth in the company's portfolio was observed in the volume of pension insurance premiums: from 3.8 million Litas to 5.8 million Litas. The number of term life insurance premiums written was greater by 46%, i.e. for 41 million Litas. Demand for supplementary non-life insurance services increased by 90%. In 2003, insurance premiums written for the amount of 1.4 million Litas were in respect of loss of employment, critical illness and accidents. In 2003 student grant insurance also increased by 37%. Premiums of 6.4 million Litas were written in the latter field. The amount paid under insurance and accepted reinsurance contracts grew from 628 thousand Litas in 2002 to 1.4 million Litas in 2003.

Net expenditure on insurance operations make up 2.9 million Litas in the reporting year, whereas in 2002 they amounted to 9.6 million Litas.

Change in technical provision for policy reserve amounts to 41.4 million Litas during the reporting year, whereas in 2002 it was 8.7 million Litas. Gross expenditure on commissions makes up 7.2 million Litas.

The change in technical provision for policy reserve amounts to 41.4 million Litas in the reporting year, whereas in 2002 it amounted to 8.7 million Litas.

Administrative expenses declined by 500 thousand Litas and constituted 1.7 million Litas during the reporting year.

Income from long-term investments increased from 1.7 million Litas in 2002 to 4.7 million Litas during the reporting year. Investment activities expenses grew within the same period from 120 thousand Litas to 678 thousand Litas.

THE BALANCE SHEET

The assets of the company increased from 56.1 million Litas in 2002 to 98 million Litas in 2003. Long-term investments make up 66.8 million Litas and increased by 24.5 million Litas, compared to the preceding year.

Bonds and other fixed interest rate securities increased during the reporting year from 37.5 million Litas to 58.7 million Litas. In 2003, deposits with banks declined to 1.4 million Litas, whereas in the preceding year they amounted to 4.3 million Litas. This is accounted for the drop of interest rates on term deposits with banks. The bulk of the amount was invested into government securities. Investments into government and municipal securities increased from 36.6 million Litas in 2002 to 57.8 million Litas in 2003.

Other assets declined from 3 million Litas in the preceding year to 2 million Litas in the business year.

The authorized capital of the company remains unchanged to constitute 6 million Litas.

The capital and reserves of the company increased during the reporting year from 9.6 million Litas to 10.8 million Litas.

There was a substantial growth in technical provisions of the company, i.e. from 39.7 million Litas to 59.5 million Litas in 2003. Technical provision for insurance premium refund increased from 1.7 thousand Litas to 3.4 million Litas in the business year.

Technical provision for policy reserve increased from 19.6 million Litas to 43.8 million Litas in 2003.

Unearned premiums account declined from 14.2 million Litas to 11.5 million Litas during the reporting year.

By reason of the growth in the number of newly concluded agreements, deposits from reinsurers increased from 256 thousand Litas to 21.9 million Litas.

Compared to the preceding year, other liabilities decreased from 6.3 million Litas to 5.7 million Litas.

PROPOSAL FOR PROFIT DISTRIBUTION

A positive result of technical insurance business, together with a negative non-insurance business result yielded 1.56 million Litas of net annual profit.

The profit earned during the preceding year amounted to 528 thousand Litas.

In the year 2003, the company was not subjected to the payment of profit tax.

There is no need to increase legal reserve.

THE BALANCE SHEET AS OF 31 DECEMBER 2003

ASSETS

	2003 / Litas	2002 / Litas
A. Intangible assets	408.118,11	196.726,12
B. Long term fixed assets		
Other long term investments		
I. Bonds and other securities	57.859.603,56	36.624.056,04
II. Other loans		
Mortgage loans	6.638.592,49	410.741,00
Registered bonds	882.694,30	882.694,30
III. Deposits with banks	1.391.400,00	4.309.514,17
	66.772.290,35	42.227.005,51
C. Receivables		
I. Amounts receivable	10.908.329,93	9.560.573,97
1.1. From insured	10.908.329,93	9.560.573,97
1.1.1. Amounts claimed	10.908.329,93	6.032.618,35
1.1.2. Amounts not yet claimed	0,00	3.527.955,62
1.2. From insurance intermediaries	0,00	0,00
II. Amounts receivable from reinsurance business	13.018.856,74	102.104,32
III. Other amounts receivable	843.580,54	208.746,19
Out of which miscellaneous:	843.580,54	208.746,19
	24.770.767,21	9.871.424,48
D. Other assets		
I. Assets and stocks	245.346,57	277.140,25
II. Cash at bank, cheques and in hand	1.853.082,48	2.783.009,97
	2.098.429,05	3.060.150,22
E. Accrued (receivable) income and deferred expenditure		
I. Accrued (receivable) income from interest and rent	2.558.899,71	731.869,62
II. Other accrued expenditure	1.484.174,98	38.710,94
	4.043.074,69	770.580,56
Total	98.092.679,41	56.125.886,89

1 EUR = 3,4528 Lt

SHAREHOLDERS' EQUITY AND LIABILITIES

	2003/Litas	2002/Litas
A. Equity capital		
I. Authorized (subscribed)	6.000.000,00	6.000.000,00
II. Share premiums	3.049.487,09	3.049.487,09
III. Undistributed profit	558.897,90	208.408,98
IV. Distribution of profit	-398.017,72	-178.400,00
Undistributed profit of the preceding year: 160.880,18 Lt		
V. Net profit/loss	1.562.929,26	528.888,92
	10.773.296,53	9.608.384,99
B. Insurance technical provisions		
I. Unearned premiums		
1. Gross amount	16.242.367,72	14.631.415,84
2. Out of which: reinsurance share	4.686.793,55	364.170,76
	11.555.574,17	14.267.245,08
II. Technical provision for insurance premium refund		
1. Gross amount	3.396.703,34	1.693.625,91
2. Out of which: reinsurance share	0,00	0,00
	3.396.703,34	1.693.625,91
III. Technical provision for policy reserve		
1. Gross amount	60.985.955,16	23.145.624,14
2. Out of which: reinsurance share	17.187.385,82	0,00
	43.798.569,34	23.145.624,14
IV. Technical provision for outstanding claims		
1. Gross amount	708.311,74	704.068,48
2. Out of which: reinsurance share	288,38	97.465,74
	708.023,36	606.602,74
	59.458.870,21	39.713.097,87
C. Other provisions	83.100,00	170.000,00
D. Deposits from reinsurers	21.874.101,61	256.255,68
	21.874.101,61	256.255,68
E. Other amounts payable and liabilities		
I. Liabilities	5.085.658,02	5.487.506,99
To insured	4.104.808,36	2.627.101,91
To insurance intermediaries	980.849,66	2.860.405,08
II. Liabilities to reinsurers	160.484,32	462.440,81
III. Other amounts payable and liabilities	495.187,72	428.200,55
Out of which miscellaneous:	87.727,94	155.409,82
out of which: taxes	129.169,59	126.899,35
out of which: social security	69.586,89	79.473,86
out of which: to associated companies	208.703,30	66.417,52
	5.741.330,06	6.378.148,35
F. Accrued expenditure and deferred income		
I. Accrued (receivable) income from interest and rent	0,00	0,00
II. Other accrued expenditure	161.981,00	
Total	98.092.679,41	56.125.886,89

PROFIT / LOSS ACCOUNT

For a period from 1 January 2003 to 31 December 2003

	2003/Litas	2002/Litas
I. Insurance business		
1. Earned premiums		
1.1. Gross premiums written	42.630.715,68	30.119.102,86
1.2. Premiums transferred to reinsurance	5.288.870,70	1.699.435,76
	37.341.844,98	28.419.667,10
1.3. Change in unearned gross premiums	1.610.951,88	8.255.659,98
1.4. Change in unearned gross premiums - reinsurers' share	1.548.677,80	-13.624,00
	62.274,08	8.269.283,98
	37.279.570,90	20.150.383,12
2. Income from long term investments		
2.1. Participating income		
out of which: from associated companies: 0,00 Lt	0,00	0,00
2.2. Income from other long term investment		
out of which: from associated companies: 0,00 Lt	0,00	0,00
2.2.1. Income from land, buildings and similar rights		
including buildings and land of third parties	0,00	0,00
2.2.2. Income from other long term investments	4.811.065,68	1.715.879,62
	4.811.065,68	1.715.879,62
2.2.3. Other technical income	1.096.583,40	0,00
	5.907.649,08	1.715.879,62
3. Claims incurred		
3.1. Insurance benefits		
3.1.1. Gross amount	1.952.925,28	920.989,19
3.1.2. Reinsurers' share	540.395,76	292.167,32
	1.412.529,52	628.821,87
4. Change in technical provision for policy reserve		
4.1. Gross amount	41.368.286,64	8.744.802,75
4.2. Reinsurers' share	2.743.708,83	0,00
	38.624.577,81	8.744.802,75
5. Change in provision for insurance premium refunds		
5.1. Gross amount	1.703.077,43	871.481,23
5.2. Reinsurers' share	0,00	0,00
	1.703.077,43	871.481,23
6. Change in technical provision for outstanding claims		
6.1. Gross amount	4.243,26	23.126,83
6.2. Reinsurers' share	-97.177,36	15.079,59
	101.420,62	8.047,24
	41.841.605,38	10.253.153,09

1 EUR = 3,4528 Lt

	2003/Litas	2002/Litas
7. Insurance business expenditure		
7.1. Expenditure related to conclusion of contracts	8.907.727,17	8.937.264,01
7.2. Management expenses	1.703.957,38	1.166.707,85
Total	10.611.684,55	10.103.971,86
7.3. Commissions received from contracts transferred to reinsurance	-13.488.863,72	-445.464,12
	-2.877.179,17	9.658.507,74
8. Expenses on long term investments		
8.1. Investment administration expenses, interest expenses and other investment costs	38.478,84	27.567,31
8.2. Write-off of long term investments	580.609,87	119.993,24
8.3. Losses on disposal of long term investments	58.648,36	0,00
	677.737,07	147.560,55
8.4. Other technical expenses	121.896,56	0,00
9. Insurance business result	3.423.160,15	1.807.041,36
II. Non-insurance business		
1. Other income	560.192,61	586.771,51
2. Other expenditure	2.527.531,63	1.863.683,99
3. Ordinary business result	1.455.821,13	530.128,88
4. Extraordinary gain	121.273,80	429,84
5. Extraordinary expenses	14.165,67	1.669,80
6. Extraordinary result	107.108,13	-1.239,96
7. Income and profit tax	0,00	0,00
8. Other taxes	0,00	0,00
	0,00	0,00
9. Net profit/loss	1.562.929,26	528.888,92
10. Undistributed profit/loss of the preceding year	160.880,18	30.008,98
11. Distributed profit of the preceding year	19.455,22	0,00
12. Dividends	1.000.000,00	300.000,00
13. Tantiemes/profit disbursements	237.189,29	98.017,72
14. Undistributed profit/loss	506.075,37	160.880,18

Development of Assets in A and B in 2003 reporting year

	Balance value Previous year/ Litas	Additions/ Litas	Transfer from one account into another	Assets transferred to third persons/ Litas	Reappraisal (indexa- tion)/ Litas	Depreciation/ Litas	Balance value Business year/ Litas
A. Intangible assets	196.726,12	309.945,98				98.553,99	408.118,11
B. Other long term investments							
1. Bonds and other securities	36.624.056,04	30.240.377,33		10.051.312,26	1.287.556,00	470.340,97	57.630.336,14
2. Mortgage, land lease and rent claims	410.741,00	7.000.000,00		772.148,51			6.638.592,49
3. Other loans/ registered bonds	882.694,30	239.548,00				10.280,58	1.111.961,72
4. Deposits with banks	4.309.514,17	1.391.400,00		4.309.514,17			1.391.400,00
Total B	42.227.005,51	38.871.325,33		15.132.974,94	1.287.556,00	480.621,55	66.772.290,35
Total	42.423.731,63	39.181.271,31		15.132.974,94	1.287.556,00	579.175,54	67.180.408,46

Other receivable amounts

	2003 / Litas	2002 / Litas
Amounts receivable from associated companies	411.656,97	231.847,08
Other	431.923,57	-23.100,89
Total	843.580,54	208.746,19

SHAREHOLDERS' EQUITY AND LIABILITIES

Insurance technical provisions

	2003 / Litas	2002 / Litas
Technical provision for policy reserve		
Gross amount	60.985.955,16	23.145.624,14

Capital formation insurance, pension and life risk insurance

Tariffs	Share in the technical provision for policy reserve / %
Ri	0,12
RiE, RiD	0,07
K6	62,91
K9	3,24
S8, ES8	14,50
Pension	16,66
AADL, AAEL, ATAL, AAMK, AGAT	2,50

Other amounts payable and liabilities

	2003 / Litas	2002 / Litas
Liabilities to associated companies	208.703,30	66.417,52
Remuneration payable	0,00	88.886,07
Taxes payable	129.169,59	126.899,35
Social security contributions	69.586,89	79.473,86
Other	87.727,94	66.523,75
Total	495.187,72	428.200,55

DATA FOR PROFIT / LOSS ACCOUNT

Gross premiums

	2003 / Litas	2002 / Litas
Individual agreements	37.557.877,00	25.794.383,00
Group agreements	2.868.975,00	2.347.436,00
	40.426.852,00	28.141.819,00
Regular premiums	40.329.276,00	27.107.829,00
Single premiums	97.576,00	1.033.990,00
	40.426.852,00	28.141.819,00

Other income

	2003 / Litas	2002 / Litas
Other interest and similar income, when they are received from short term investments	5.563,37	33.361,27
Profit from changes in foreign exchange rate	542.833,27	447.037,49
Other	11.795,97	106.372,75
Total	560.192,61	586.771,51

Other expenditure

	2003 / Litas	2002 / Litas
Related to the company as entity	799.857,70	575.789,28
Losses related to changes in foreign exchange rates	546.060,56	1.183.505,54
Costs associated with formation of other provisions	1.179.964,83	102.647,30
Other	1.648,54	1.741,87
Total	2.527.531,63	1.863.683,99

Extraordinary income

	2003 / Litas	2002 / Litas
	121.273,80	429,84

THE AUDIT REPORT

THE SCOPE

We have audited the Balance Sheet of UAB ERGO Lietuva Gyvybės Draudimas as on 31 of December 2003 (attached hereto) and related profit/loss and cash-flow accounts for the year 2003.

RESPONSIBILITY OF THE BOARD OF MANAGEMENT AND AUDITORS

Responsibility for the financial accounts rests with the Board of the Management of the company. Our duty is to deliver, on the basis of our audit, our opinion with respect to said accounts.

BASIS FOR OUR OPINION

We have conducted the audit in accordance with International Auditing Standards endorsed by the International Federation of Accountants. The above standards require that we plan and conduct auditing in such a manner as to have reasonable grounds to believe that there are no material inaccuracies in the accounts. During the audit, we have inspected selected documents and sources confirming the figures reflected in the financial accounts and such other revelation of information. We have also assessed the principles applied in accounting and significant opinions of the Management as well as the overall presentation of the annual report. We consider our audit to provide substantial basis for our opinion.

OPINION

In our opinion, the annual accounts provide in all significant respects a fair view of the financial status of the company as on 31 December 2003 and business results in 2003 as well as cash flow in accordance with the legal acts regulating accounting and formation of financial accounts in Lithuania.

Vilnius, 25 March 2004

KPMG Lietuva
Auditing company
License No. 49 of the auditing company

Leif Rene Hansen
Authorized Accounting Officer of Denmark

Domantas Dabulis
Attested Auditor

REPORT OF THE SUPERVISORY BOARD

The Management of the company regularly supplied written and verbal information on the performance and status of the company to the Supervisory Board. During the reporting year 2003, the Supervisory Board controlled the management of the company on a regular basis.

Meetings of the Supervisory Board were held regularly, once in a quarter in the year 2003. Members of the Board of Management of AB ERGO Lietuva Gyvybės Draudimas attended all the Supervisory Board meetings.

The annual financial accounts of the company as on 31 December 2003, along with the explanatory notes, status report and accounting were audited by the auditing company KPMG Lietuva, Vilnius, to determine that the above is in compliance with legal acts and bylaws of the company. The auditing company produced final opinion.

The Supervisory Board examined annual financial accounts as on December 31, 2003, the status report and distribution of profit. Following the examination no remarks were given. The Supervisory Board approved the annual financial accounts and thereafter they are considered to be confirmed. The Supervisory Board also approved the proposal of the Board of Management for profit distribution.

Vilnius, 30 March 2004

Dr. Siegmar Krüger
Chairman of the Supervisory Board of
AB ERGO Lietuva Gyvybės Draudimas

EXPLANATORY NOTES

UAB ERGO LIETUVA GYVYBĖS DRAUDIMAS was incorporated on July 27, 1995. The company is engaged in life assurance. The activities of the company are governed by the Law on Insurance of the Republic of Lithuania and other legislative acts effective in the Republic of Lithuania.

Compared to the year 2002, the growth of premiums written slowed down in 2003. The above slow-down notwithstanding, the amount of direct insurance premiums written, i.e. 42.6 million Litass, exceeded a respective amount in the year 2002 by 10 million Litass. In the year 2003, the take-over of UADB Preventa Gyvybes Draudimas portfolio of contracts was effected and the reinsurance agreement was signed with Hamburg-Mannheimer Versicherung AG.

Groups of insurance engaged in are life assurance and health and accident insurance. In 2003, the company was involved in the pension reform, thereby it expanded the field of its operations.

The financial accounts of the company have been formed in observance of the generally accepted accounting principles, i.e. the principles of going-concern, data accumulation and consistency. The accounting of the company was kept having regard to the new Law on Profit, and the Law on Value Added Tax as well as other resolutions governing accounting.

Investments into intangible assets during the year 2003 amounted to 309 thousand Litass. The above relates to the information system for life assurance policies accounting and management and a newly implemented information system of pension insurance contracts. Both tangible and intangible assets are reflected in the balance sheet at the cost of acquisition thereof less depreciation. The following maximum depreciation rates are applicable to newly acquired assets: 33% to intangible assets, 17% to vehicles, 33% to hardware. Depreciation is calculated by applying the straight line method. The value added tax on the acquired assets is immediately written-off to expenses.

The major part of the company's investments any are long-term investments. The company invests into government securities, mortgage loans and term deposits. The greater part of investments was made into government securities, specifically 57.6 million Litass. Securities are reflected in the balance sheet at their market value. The loan amount increased by reason of the loan of 6.5 million Litass extended to UAB Ergo Lietuva. Loans are secured with real assets. Term deposits with credit institutions account consists in a short-term deposit with AB Vilniaus Bankas.

As on 31 December 2003, insurers' debts under insurance policies constitute 10.9 million Litass. The value of the debts, repayment whereof has been extended in excess of one year, have been adjusted by 1 million Litass, which results in reduction of amounts receivable from insurers.

Amounts receivable from reinsurers comprise the reinsurer's debt for the reinsurance of health insurance claims and receivable 12.6 million Litass commissions for reinsurance of mathematical reserve.

Accrued interest from investments share falling within the year 2003 amounts to 2.56 million Litass. Commission as deferred expenditure makes up 1.11 million Litass. It will be written-off within the period of 2 coming years.

The authorized capital of the company was not increased during the year 2003.

The amount of provisions is 59.5 million Litass. Provision for unearned premiums amounting to 11.5 million Litass was calculated by applying the 1/12 method. Mathematical provision is 43.8 million Litass and was calculated by applying the Zilmer method. Provision for outstanding claims is 708 thousand Litass. Provision for insurance premium refunds constitutes 3.4 million Litass. Due to decrease in the technical interest rate, gross mathematical provision grew up to 60.9 million Litass. Mathematical and unearned premium reserves were reinsured as of October 1, 2004 in the German company Hamburg-Mannheimer Versicherung AG with respect to the portfolio of insurance contracts executed by September 30, 2003.

Deferred payment to reinsurers increased because of Hamburg-Mannheimer Versicherung AG deposit. The deposit consists in reinsurance share of mathematical and unearned premium reserve, i.e. 21.6 million Litass. The remaining part of the deposit, i.e. 212 thousand Litass, belongs to the company Munchener Ruck.

Liabilities to insurers amount to 4.1 million Litass. This item includes debts for outstanding life and health insurance claims and insurers' prepayments. Debts to intermediaries constitute 980 thousand Litass. The amount payable to reinsurers for the reinsurance of insurance contracts portfolio amounts to 160 thousand Litass. Other debts comprise tax, social security and other liabilities arising out of non-insurance business.

Accrued expenditure reflects provision for holiday expenditure for the preparation of annual accounts and audit. The amount of premiums written during the year 2003 exceeded that of the previous year by more than 10 million Litas. Growth tendencies of premiums written stayed the same. Reinsurance share of life assurance premiums grew up to 5.3 million Litas due to a new reinsurance contract with Hamburg-Mannheimer Versicherung AG. The change in reinsurance share of the reserves has also increased.

Income from investments makes up 5.9 million Litas. Income from government securities makes up 3.3 million Litas. Investment revaluation reserve is 1.2 million Litas. Income from the take-over of UADB Preventa portfolio constitutes 1 million Litas.

Net operating expenses include commissions and administrative expenses. Commissions are attributable directly to acquisition expenditure. Administrative expenses are split into acquisition and administrative expenses pro rata to life and non-life insurance premiums written. The commission of 13.5 million Litas received for life assurance is the commission payable to Hamburg-Mannheimer Versicherung AG.

Decrease of investment value reflects the amortized cost of securities of the reporting period. For the purposes of formation of the annual report of the year 2003, the securities were assessed at market value.

Extraordinary gain and extraordinary expenditure include the adjustment of the reinsurance result of the preceding year by reason of recalculation.

The out of balance liabilities reflect the loss of 3.69 million Euros to be indemnified to the reinsurer Hamburg-Mannheimer Versicherung AG subject to termination of the reinsurance contract.

Director

V. Cicēnas

Chief Financial Officer

G. Petraitis

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