



**BALANCE SHEETS**

	<b>The Bank</b>		<b>The Group</b>	
	2006 I Q	2005	2006 I Q	2005
<b>Assets</b>				
Cash	17,290	15,355	17,290	15,355
Balances with the Bank of Lithuania	179,473	162,869	179,473	162,869
Investments at fair value through profit or loss	125,250	87,943	125,250	87,943
Due from banks and other financial institutions	256,010	321,599	100,975	158,254
Loans to customers, net	2,491,428	2,321,264	2,491,428	2,321,264
Financial lease receivables, net	-	-	351,022	336,354
Held to maturity investments	139,315	152,481	139,315	152,481
Investment into subsidiary	4,000	4,000	-	-
Intangible assets, less amortisation	1,706	1,523	1,725	1,545
Property, plant and equipment, less depreciation	7,393	6,377	20,504	21,833
Other assets, net	5,724	4,665	11,732	10,730
<b>Total assets</b>	<b>3,227,589</b>	<b>3,078,076</b>	<b>3,438,714</b>	<b>3,268,628</b>
<b>Liabilities</b>				
Amounts owed to credit and financial institutions	1,875,902	1,848,839	2,077,950	2,030,709
Deposits from public	751,699	734,150	751,699	734,150
Debt securities issued	241,337	187,512	241,337	187,512
Accrued expenses and deferred income	6,526	7,214	7,056	7,743
Provisions	980	803	980	804
Other liabilities	50,378	31,825	59,355	40,734
<b>Total liabilities</b>	<b>2,926,822</b>	<b>2,810,343</b>	<b>3,138,377</b>	<b>3,001,652</b>
<b>Subordinated loan</b>	<b>98,642</b>	<b>68,947</b>	<b>98,642</b>	<b>68,947</b>
<b>Shareholders' equity</b>				
Paid in capital	184,908	184,908	184,908	184,908
Revaluation reserve	-	95	-	95
Reserve capital	3,741	3,212	3,741	3,212
Restricted retained earnings	13,476	10,571	13,046	9,814
<b>Total Shareholders' equity</b>	<b>202,125</b>	<b>198,786</b>	<b>201,695</b>	<b>198,029</b>
<b>Total liabilities and shareholders equity</b>	<b>3,227,589</b>	<b>3,078,076</b>	<b>3,438,714</b>	<b>3,268,628</b>
ROE	6.66 %	5.61 %	7.33 %	5.98 %
ROA	0.43 %	0.38 %	0.44 %	0.36 %



## INCOME STATEMENT

	The Bank		The Group	
	2006 I Q	2005	2006 I Q	2005
Interest income	30,622	86,346	33,329	94,605
Interest expenses	(16,272)	(41,053)	(17,449)	(45,737)
<b>Net interest income</b>	<b>14,350</b>	<b>45,293</b>	<b>15,880</b>	<b>48,868</b>
Impairment of loan and finance lease portfolio	(1,638)	(5,186)	(1,493)	(4,046)
Other impairment and provisions	(177)	299	(177)	(730)
Loan loss recovery	37	155	58	471
<b>Impairment (expenses), net of releases and recoveries</b>	<b>(1,778)</b>	<b>(4,732)</b>	<b>(1,612)</b>	<b>(4,305)</b>
<b>Net interest income after impairment</b>	<b>12,572</b>	<b>40,561</b>	<b>14,268</b>	<b>44,563</b>
Fee and commission income	3,074	9,002	3,088	9,029
Fee and commission expenses	(702)	(2,204)	(736)	(2,307)
<b>Net fee and commission income</b>	<b>2,372</b>	<b>6,798</b>	<b>2,352</b>	<b>6,722</b>
Net income (loss) on trading securities	(173)	(179)	(173)	(179)
Net foreign exchange gain	649	2,326	649	2,238
Other income	67	763	928	4,959
Other non-interest income	543	2,910	1,404	7,018
Salaries and benefits	(5,468)	(18,831)	(5,902)	(20,323)
Depreciation and amortisation	(483)	(1,557)	(1,621)	(6,233)
Premise rent and maintenance	(889)	(3,401)	(1,050)	(3,680)
Other operating expenses	(5,308)	(18,247)	(5,712)	(19,168)
<b>Operating expenses</b>	<b>(12,148)</b>	<b>(42,036)</b>	<b>(14,285)</b>	<b>(49,404)</b>
<b>Profit before income tax expense</b>	<b>3,339</b>	<b>8,233</b>	<b>3,739</b>	<b>8,899</b>
Income tax expense	-	-	(74)	(162)
<b>Profit for the year</b>	<b>3,339</b>	<b>8,233</b>	<b>3,665</b>	<b>8,737</b>



## ASSET QUALITY AND RISK RATIOS

	The Bank		The Group	
	2006 I Q	2005	2006 I Q	2005
<b>Portfolio risk</b>				
Loans to customers and lease portfolio	2,504,900	2,333,101	2,857,266	2,670,943
Impairment losses	(13,472)	(11,837)	(14,816)	(13,325)
<b>Impairment rate</b>	<b>0.54%</b>	<b>0.51%</b>	<b>0.52%</b>	<b>0.50%</b>
<b>Risk ratios</b>				
Capital adequacy ratio	12.22%	11.56%	11.32%	10.76%
Liquidity ratio	47.91%	49.87%	47.51%	49.42%
Open foreign currency	0.17%	0.52%	0.72%	0.32%

### AB SAMPO BANKAS

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