



BALANCE SHEETS

	The Bank		The Group	
	2006 II Q	2005	2006 II Q	2005
Assets				
Cash	17,600	15,355	17,600	15,355
Balances with the Bank of Lithuania	87,579	162,869	87,579	162,869
Investments at fair value through profit or loss	136,200	87,943	136,200	87,943
Due from banks and other financial institutions	248,626	321,599	89,245	158,254
Loans to customers, net	2,806,697	2,321,264	2,806,697	2,321,264
Financial lease receivables, net	-	-	394,280	336,354
Held to maturity investments	143,807	152,481	143,807	152,481
Investment into subsidiary	4,000	4,000	-	-
Intangible assets, less amortisation	1,681	1,523	1,912	1,545
Property, plant and equipment, less depreciation	8,280	6,377	18,249	21,833
Other assets, net	4,920	4,665	13,532	10,730
Total assets	3,459,390	3,078,076	3,709,101	3,268,628
Liabilities				
Amounts owed to credit and financial institutions	2,099,387	1,848,839	2,337,038	2,030,709
Deposits from public	872,419	734,150	872,419	734,150
Debt securities issued	84,873	187,512	84,873	187,512
Accrued expenses and deferred income	5,663	7,214	6,243	7,743
Provisions	1,274	803	1,275	804
Other liabilities	37,763	31,825	49,293	40,734
Total liabilities	3,101,379	2,810,343	3,351,141	3,001,652
Subordinated loan	99,454	68,947	99,454	68,947
Paid in not registered capital	50,000	-	50,000	-
Shareholders' equity				
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	19,908	10,571	19,857	9,814
Total Shareholders' equity	208,557	198,786	208,506	198,029
Total liabilities and shareholders equity	3,459,390	3,078,076	3,709,101	3,268,628
ROE	9.62 %	5.61 %	10.33 %	5.98 %
ROA	0.60 %	0.38 %	0.61 %	0.36 %



INCOME STATEMENT

	The Bank		The Group	
	2006 II Q	2005	2006 II Q	2005
Interest income	65,361	86,346	71,158	94,605
Interest expenses	(35,166)	(41,053)	(37,850)	(45,737)
Net interest income	30,195	45,293	33,308	48,868
Impairment of loan and finance lease portfolio	(995)	(5,186)	(406)	(5,074)
Other impairment and provisions	(475)	299	(476)	298
Loan loss recovery	47	155	47	471
Impairment (expenses), net of releases and recoveries	(1,423)	(4,732)	(835)	(4,305)
Net interest income after impairment	28,772	40,561	32,473	44,563
Fee and commission income	6,411	9,002	6,452	9,029
Fee and commission expenses	(1,502)	(2,204)	(1,572)	(2,307)
Net fee and commission income	4,909	6,798	4,880	6,722
Net income (loss) on trading securities	(411)	(179)	(411)	(179)
Net foreign exchange gain	1,436	2,326	1,441	2,238
Other income	126	763	1,970	4,959
Other non-interest income	1,151	2,910	3,000	7,018
Salaries and benefits	(11,119)	(18,831)	(12,073)	(20,323)
Depreciation and amortisation	(1,040)	(1,557)	(3,486)	(6,233)
Premise rent and maintenance	(1,810)	(3,401)	(2,130)	(3,680)
Other operating expenses	(11,092)	(18,247)	(11,993)	(19,168)
Operating expenses	(25,061)	(42,036)	(29,682)	(49,404)
Profit before income tax expense	9,771	8,233	10,671	8,899
Income tax expense	-	-	(194)	(162)
Profit for the year	9,771	8,233	10,477	8,737



ASSET QUALITY AND RISK RATIOS

	The Bank		The Group	
	2006 II Q	2005	2006 II Q	2005
Portfolio risk				
Loans to customers and lease portfolio	2,819,467	2,333,101	3,214,647	2,670,943
Impairment losses	(12,770)	(11,837)	(13,670)	(13,325)
Impairment rate	0.45%	0.51%	0.43%	0.50%
Risk ratios				
Capital adequacy ratio	10.79%	11.56%	9.92%	10.76%
Liquidity ratio	36.68%	49.87%	35.80%	49.42%
Open foreign currency	0.21%	0.52%	0.80%	0.32%

AB SAMPO BANKAS

Geležinio Vilko Str. 18a, 08500, LT, Vilnius, LITHUANIA
Tel.: +370 5 2109 400, Fax: +370 5 2109 409, SWIFT: SMPOLT22AXXX
Company's VAT payer number LT120202811, Bank code 74000