



**BALANCE SHEETS**

	<b>The Bank</b>		<b>The Group</b>	
	2006 III Q	2005	2006 III Q	2005
<b>Assets</b>				
Cash	20,638	15,355	20,638	15,355
Balances with the Bank of Lithuania	153,511	162,869	153,511	162,869
Investments at fair value through profit or loss	159,374	87,943	159,374	87,943
Due from banks and other financial institutions	233,524	321,599	71,200	158,254
Loans to customers, net	3,091,370	2,321,264	3,091,370	2,321,264
Financial lease receivables, net	-	-	432,233	336,354
Held to maturity investments	144,776	152,481	144,776	152,481
Investment into subsidiary	4,000	4,000	-	-
Intangible assets, less amortisation	1,585	1,523	1,793	1,545
Property, plant and equipment, less depreciation	8,078	6,377	16,517	21,833
Other assets, net	6,062	4,665	18,951	10,730
<b>Total assets</b>	<b>3,822,918</b>	<b>3,078,076</b>	<b>4,110,363</b>	<b>3,268,628</b>
<b>Liabilities</b>				
Amounts owed to credit and financial institutions	2,442,160	1,848,839	2,713,071	2,030,709
Deposits from public	961,905	734,150	961,905	734,150
Debt securities issued	16,055	187,512	16,055	187,512
Accrued expenses and deferred income	5,977	7,214	6,471	7,743
Provisions	-	803	-	804
Other liabilities	30,780	31,825	46,473	40,734
<b>Total liabilities</b>	<b>3,456,877</b>	<b>2,810,343</b>	<b>3,743,975</b>	<b>3,001,652</b>
<b>Subordinated loan</b>	<b>98,788</b>	<b>68,947</b>	<b>98,788</b>	<b>68,947</b>
<b>Paid in not registered capital</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Shareholders' equity</b>				
Paid in capital	234,908	184,908	234,908	184,908
Revaluation reserve	-	95	-	95
Reserve capital	3,741	3,212	3,741	3,212
Restricted retained earnings	28,604	10,571	28,951	9,814
<b>Total Shareholders' equity</b>	<b>267,253</b>	<b>198,786</b>	<b>267,600</b>	<b>198,029</b>
<b>Total liabilities and shareholders equity</b>	<b>3,822,918</b>	<b>3,078,076</b>	<b>4,110,363</b>	<b>3,268,628</b>
ROE	11.11 %	5.61 %	11.79 %	5.98 %
ROA	0.73 %	0.38 %	0.73 %	0.36 %



## INCOME STATEMENT

	The Bank		The Group	
	2006 III Q	2005	2006 III Q	2005
Interest income	105,851	86,346	115,387	94,605
Interest expenses	(58,439)	(41,053)	(63,132)	(45,737)
<b>Net interest income</b>	<b>47,412</b>	<b>45,293</b>	<b>52,255</b>	<b>48,868</b>
Impairment of loan and finance lease portfolio	(1,999)	(5,186)	(1,517)	(5,074)
Other impairment and provisions	798	299	799	298
Loan loss recovery	51	155	51	471
<b>Impairment (expenses), net of releases and recoveries</b>	<b>(1,150)</b>	<b>(4,732)</b>	<b>(667)</b>	<b>(4,305)</b>
<b>Net interest income after impairment</b>	<b>46,262</b>	<b>40,561</b>	<b>51,588</b>	<b>44,563</b>
Fee and commission income	9,923	9,002	9,975	9,029
Fee and commission expenses	(2,398)	(2,204)	(2,488)	(2,307)
<b>Net fee and commission income</b>	<b>7,525</b>	<b>6,798</b>	<b>7,487</b>	<b>6,722</b>
Net income (loss) on trading securities	(284)	(179)	(284)	(179)
Net foreign exchange gain	2,646	2,326	2,679	2,238
Other income	288	763	3,026	4,959
<b>Other non-interest income</b>	<b>2,650</b>	<b>2,910</b>	<b>5,421</b>	<b>7,018</b>
Salaries and benefits	(16,791)	(18,831)	(18,204)	(20,323)
Depreciation and amortisation	(1,710)	(1,557)	(4,750)	(6,233)
Premise rent and maintenance	(2,784)	(3,401)	(3,268)	(3,680)
Other operating expenses	(16,685)	(18,247)	(18,432)	(19,168)
<b>Operating expenses</b>	<b>(37,970)</b>	<b>(42,036)</b>	<b>(44,654)</b>	<b>(49,404)</b>
<b>Profit before income tax expense</b>	<b>18,467</b>	<b>8,233</b>	<b>19,842</b>	<b>8,899</b>
Income tax expense	-	-	(271)	(162)
<b>Profit for the year</b>	<b>18,467</b>	<b>8,233</b>	<b>19,571</b>	<b>8,737</b>



## ASSET QUALITY AND RISK RATIOS

	The Bank		The Group	
	2006 III Q	2005	2006 III Q	2005
<b>Portfolio risk</b>				
Loans to customers and lease portfolio	3,105,136	2,333,101	3,538,375	2,670,943
Impairment losses	(13,766)	(11,837)	(14,772)	(13,325)
<b>Impairment rate</b>	<b>0.44%</b>	<b>0.51%</b>	<b>0.42%</b>	<b>0.50%</b>
<b>Risk ratios</b>				
Capital adequacy ratio	11.41%	11.56%	10.46%	10.76%
Liquidity ratio	43.22%	49.87%	42.83%	49.42%
Open foreign currency	0.24%	0.52%	0.24%	0.32%

### AB SAMPO BANKAS

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