



BALANCE SHEETS

	The Bank		The Group	
	2007 II Q	2006	2007 II Q	2006
Assets				
Cash	28,047	19,999	28,047	19,999
Balances with the Bank of Lithuania	237,232	236,751	237,232	236,751
Investments at fair value through profit or loss	92,394	95,989	92,394	95,989
Due from banks and other financial institutions	169,371	204,417	115,886	55,189
Loans to customers, net	3,977,257	3,440,773	3,977,257	3,440,773
Financial lease receivables, net	-	-	508,451	463,609
Held to maturity investments	184,096	205,383	184,096	205,383
Investment into subsidiary	4,000	4,000	-	-
Intangible assets, less amortisation	1,556	1,727	2,075	2,291
Property, plant and equipment, less depreciation	9,470	9,054	15,996	17,367
Other assets, net	14,819	15,017	20,419	17,984
Total assets	4,718,242	4,233,110	5,181,853	4,555,335
Liabilities				
Amounts owed to credit and financial institutions	2,938,470	2,584,128	3,400,315	2,900,186
Deposits from public	1,083,100	1,094,167	1,083,100	1,094,167
Debt securities issued	83,977	99,486	83,977	99,486
Accrued expenses and deferred income	5,543	8,609	6,315	9,154
Provisions	-	-	-	-
Other liabilities	55,966	49,651	60,873	55,853
Total liabilities	4,167,056	3,836,041	4,634,580	4,158,846
Subordinated loan	193,479	124,969	193,479	124,969
Paid in not registered capital	-	-	-	-
Shareholders' equity				
Paid in capital	304,908	234,908	304,908	234,908
Revaluation reserve	-	-	-	-
Reserve capital	5,414	3,741	5,414	3,741
Restricted retained earnings	47,385	33,451	43,472	32,871
Total Shareholders' equity	357,707	272,100	353,794	271,520
Total liabilities and shareholders equity	4,718,242	4,233,110	5,181,853	4,555,335
ROE	9.77 %	10.00 %	7.73 %	10.09 %
ROA	0.70 %	0.66 %	0.51 %	0.62 %



INCOME STATEMENT

	The Bank		The Group	
	2007 II Q	2006	2007 II Q	2006
Interest income	112,763	153,185	123,737	167,021
Interest expenses	(68,951)	(86,574)	(75,919)	(93,877)
Net interest income	43,812	66,611	47,818	73,144
Impairment of loan and finance lease portfolio	(2,620)	(1,474)	(6,862)	(2,074)
Other impairment and provisions	-	798	-	799
Loan loss recovery	73	58	477	152
Impairment (expenses), net of releases and recoveries	(2,547)	(618)	(6,385)	(1,123)
Net interest income after impairment	41,265	65,993	41,433	72,021
Fee and commission income	9,079	14,132	9,106	14,180
Fee and commission expenses	(2,606)	(4,395)	(2,605)	(4,441)
Net fee and commission income	6,473	9,737	6,501	9,739
Net income (loss) on trading securities	(571)	(727)	(571)	(727)
Net foreign exchange gain	2,264	3,687	2,272	3,731
Other income	1,424	1,024	2,034	3,807
Other non-interest income	3,117	3,984	3,735	6,811
Salaries and benefits	(15,249)	(24,275)	(16,369)	(26,285)
Depreciation and amortisation	(1,503)	(2,332)	(2,881)	(6,071)
Premise rent and maintenance	(2,324)	(3,833)	(2,656)	(4,478)
Other operating expenses	(12,921)	(24,870)	(13,908)	(27,046)
Operating expenses	(31,997)	(55,310)	(35,814)	(63,880)
Profit before income tax expense	18,858	24,404	15,855	24,691
Income tax expense	(3,251)	(1,090)	(3,582)	(1,200)
Profit for the year	15,607	23,314	12,273	23,491



ASSET QUALITY AND RISK RATIOS

	The Bank		The Group	
	2007 II Q	2006	2007 II Q	2006
Portfolio risk				
Loans to customers and lease portfolio	3,993,094	3,453,992	4,506,359	3,918,174
Impairment losses	(15,837)	(13,219)	(20,651)	(13,792)
Impairment rate	0.40%	0.38%	0.46%	0.35%
Risk ratios				
Capital adequacy ratio	11.47%	11.22%	10.45%	10.29%
Liquidity ratio	43.55%	45.11%	43.55%	44.46%
Open foreign currency	0.11%	0.12%	0.13%	-0.12%

AB SAMPO BANKAS

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