

BALANCE SHEETS

	The Bank		The Group	
	2007 III Q	2006	2007 III Q	2006
Assets				
Cash	31,982	19,999	31,982	19,999
Balances with the Bank of Lithuania	312,662	236,751	312,662	236,751
Investments at fair value through profit or loss	106,957	95,989	106,957	95,989
Due from banks and other financial institutions	54,191	204,417	34,731	55,189
Loans to customers, net	4,298,040	3,440,773	4,298,040	3,440,773
Financial lease receivables, net	-	-	535,863	463,609
Held to maturity investments	172,516	205,383	172,516	205,383
Investment into subsidiary	4,000	4,000	-	-
Intangible assets, less amortisation	1,463	1,727	1,925	2,291
Property, plant and equipment, less depreciation	9,203	9,054	14,714	17,367
Other assets, net	19,315	15,017	24,667	17,984
Total assets	5,010,329	4,233,110	5,534,057	4,555,335
Liabilities				
Amounts owed to credit and financial institutions	3,050,092	2,584,128	3,556,918	2,900,186
Deposits from public	1,182,956	1,094,167	1,182,956	1,094,167
Debt securities issued	214,304	99,486	214,304	99,486
Accrued expenses and deferred income	5,958	8,609	6,669	9,154
Provisions	-	-	-	-
Other liabilities	63,714	49,651	83,856	55,853
Total liabilities	4,517,024	3,836,041	5,044,703	4,158,846
Subordinated loan	124,021	124,969	124,021	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	58,962	33,451	55,011	32,871
Total Shareholders' equity	369,284	272,100	365,333	271,520
Total liabilities and shareholders equity	5,010,329	4,233,110	5,534,057	4,555,335
ROE	10.88 %	10.00 %	9.60 %	10.09 %
ROA	0.78 %	0.66 %	0.63 %	0.62 %



INCOME STATEMENT

	The Bank		The Group	
	2007 III Q	2006	2007 III Q	2006
Interest income	180,064	153,185	198,352	167,021
Interest expenses	(111,245)	(86,574)	(123,435)	(93,877)
Net interest income	68,819	66,611	74,917	73,144
Impairment of loan and finance lease portfolio	(3,905)	(1,474)	(8,349)	(2,074)
Other impairment and provisions	-	798	-	799
Loan loss recovery	79	58	590	152
Impairment (expenses), net of releases and recoveries	(3,826)	(618)	(7,759)	(1,123)
Net interest income after impairment	64,993	65,993	67,158	72,021
Fee and commission income	14,787	14,132	14,757	14,180
Fee and commission expenses	(3,878)	(4,395)	(3,880)	(4,441)
Net fee and commission income	10,909	9,737	10,877	9,739
Net income (loss) on trading securities	(455)	(727)	(455)	(727)
Net foreign exchange gain	3,515	3,687	3,518	3,731
Other income	2,132	1,024	3,048	3,807
Other non-interest income	5,192	3,984	6,111	6,811
Salaries and benefits	(23,354)	(24,275)	(25,149)	(26,285)
Depreciation and amortisation	(2,242)	(2,332)	(4,206)	(6,071)
Premise rent and maintenance	(3,453)	(3,833)	(3,959)	(4,478)
Other operating expenses	(19,186)	(24,870)	(20,802)	(27,046)
Operating expenses	(48,235)	(55,310)	(54,116)	(63,880)
Profit before income tax expense	32,859	24,404	30,030	24,691
Income tax expense	(5,675)	(1,090)	(6,218)	(1,200)
Profit for the year	27,184	23,314	23,812	23,491



ASSET QUALITY AND RISK RATIOS

	The Bank		The Group	
	2007 III Q	2006	2007 III Q	2006
Portfolio risk				
Loans to customers and lease portfolio	4,315,159	3,453,992	4,856,038	3,918,174
Impairment losses	(17,119)	(13,219)	(22,135)	(13,792)
Impairment rate	0.40%	0.38%	0.46%	0.35%
Risk ratios				
Capital adequacy ratio	11.03%	11.22%	9.97%	10.29%
Liquidity ratio	40.66%	45.11%	38.93%	44.46%
Open foreign currency	0.34%	0.12%	0.34%	-0.12%

AB SAMPO BANKAS

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