

BALANCE SHEETS

	The Bank		The Group	
	2008 I Q	2007	2008 I Q	2007
Assets				
Cash	52.303	43.462	52.303	43.462
Balances with the Bank of Lithuania	374.671	444.584	374.671	444.584
Investments at fair value through profit or loss	6.868	115.876	6.868	115.876
Due from banks and other financial institutions	559.654	136.084	559.687	98.999
Loans to customers, net	4.692.404	4.563.538	4.692.404	4.563.538
Financial lease receivables, net	-	-	538.832	553.358
Held to maturity investments	63.704	168.615	63.704	168.615
Investment into subsidiary	4.000	4.000	-	-
Intangible assets, less amortisation	1.135	1.358	1.562	1.763
Property, plant and equipment, less depreciation	11.766	11.933	15.288	16.042
Other assets, net	19.557	20.457	27.808	27.043
Total assets	5.786.062	5.509.907	6.333.127	6.033.280
Liabilities				
Amounts owed to credit and financial institutions	3.520.251	3.250.355	4.059.356	3.767.931
Deposits from public	1.380.454	1.416.356	1.380.454	1.416.356
Debt securities issued	259.149	184.301	259.149	184.301
Accrued expenses and deferred income	7.681	10.259	7.989	10.630
Provisions	-	-	-	-
Other liabilities	62.555	101.327	72.759	109.808
Total liabilities	5.230.090	4.962.598	5.779.707	5.489.026
Subordinated loan	170.076	169.571	170.076	169.571
Paid in not registered capital	-	-	-	-
Shareholders' equity				
Paid in capital	304.908	304.908	304.908	304.908
Revaluation reserve	-	-	-	-
Reserve capital	8.785	5.414	5.414	5.414
Restricted retained earnings	72.203	67.416	73.022	64.361
Total Shareholders' equity	385.896	377.738	383.344	374.683
Total liabilities and shareholders equity	5.786.062	5.509.907	6.333.127	6.033.280
ROE	8,53 %	10,39 %	9,13 %	9,74 %
ROA	0,58 %	0,74 %	0,56 %	0,63 %



INCOME STATEMENT

	The Bank		The Group	
	2008 I Q	2007	2008 I Q	2007
Interest income	79.706	256.253	88.263	282.809
Interest expenses	(52.516)	(160.520)	(58.813)	(178.709)
Net interest income	27.190	95.733	29.450	104.100
Impairment of loan and finance lease portfolio	(1.429)	(4.409)	(1.439)	(8.775)
Other impairment and provisions	-	-	-	-
Loan loss recovery	3	1.315	79	1.791
Impairment (expenses), net of releases and recoveries	(1.426)	(3.094)	(1.360)	(6.984)
Net interest income after impairment	25.764	92.639	28.090	97.116
Fee and commission income	5.619	20.903	5.623	20.947
Fee and commission expenses	(1.224)	(5.105)	(1.224)	(5.101)
Net fee and commission income	4.395	15.798	4.399	15.846
Net income (loss) on trading securities	320	(483)	320	(483)
Net foreign exchange gain	(165)	3.330	(218)	3.331
Other income	322	3.050	329	4.060
Other non-interest income	477	5.897	431	6.908
Salaries and benefits	(9.613)	(33.509)	(10.497)	(35.985)
Depreciation and amortisation	(918)	(3.001)	(1.297)	(5.473)
Premise rent and maintenance	(1.997)	(5.001)	(2.160)	(5.678)
Other operating expenses	(8.572)	(29.518)	(8.859)	(31.534)
Operating expenses	(21.100)	(71.029)	(22.813)	(78.670)
Profit before income tax expense	9.536	43.305	10.107	41.200
Income tax expense	(1.379)	(7.667)	(1.446)	(8.037)
Profit for the year	8.157	35.638	8.661	33.163



ASSET QUALITY AND RISK RATIOS

	The Bank		The Group	
	2008 I Q	2007	2008 I Q	2007
Portfolio risk				
Loans to customers and lease portfolio	4.711.450	4.581.158	5.255.232	5.139.455
Impairment losses	(19.046)	(17.620)	(23.996)	(22.559)
Impairment rate	0,40%	0,38%	0,46%	0,44%
Risk ratios				
Capital adequacy ratio	12,76%	11,39%	11,39%	10,35%
Liquidity ratio	68,26%	43,51%	63,73%	42,43%
Open foreign currency	0,13%	0,20%	-0,15%	0,20%

AB SAMPO bankas

Saltoniskiu Str. 2, LT-08500, Vilnius, LITHUANIA
Tel.: +370 5 2363 441, Fax: +370 5 2155 900, SWIFT: SMPOLT22AXXX
Company's VAT payer number LT120202811, Bank code 74000