

Balance sheet

as of 30 June 2010, LVL

Balance sheet items	30.06.2010.	30.06.2009.
Cash and balances with central banks	44 827 516	38 979 620
Demand balances due from credit institutions	157 245 661	210 830 981
Financial assets held for trading	36 459 697	74 199 272
Financial assets available for sale	22 974 453	22 786 079
Loans and advances to customers	559 339 783	513 772 310
Held-to-maturity investments	147 038 657	93 892 503
<i>incl. from central banks</i>	<i>77 000 000</i>	
<i>from credit institutions</i>	<i>65 270 652</i>	<i>87 429 012</i>
<i>investments in securities</i>	<i>4 768 005</i>	<i>6 463 491</i>
Accrued income and prepaid expenses	5 511 826	5 921 283
Fixed assets	4 977 703	5 413 103
Investment property	5 777 000	5 802 804
Non-material assets	2 808 415	2 968 842
Investments in subsidiaries and associated entities	21 497 292	16 497 239
Tax assets	1 500 035	2 361 321
Other assets	23 906 487	20 445 123
Total assets	1 033 864 525	1 013 870 480
Demand deposits due to credit institutions	3 685 036	3 158 855
Financial liabilities held for trading (derivative financial liabilities)	675 195	356 178
Financial liabilities at amortised value	796 531 846	760 088 500
<i>incl deposits</i>	<i>795 244 970</i>	<i>674 781 141</i>
<i>term of credit</i>	<i>1 286 876</i>	<i>84 412 849</i>
<i>debt securities issued</i>	<i>0</i>	<i>894 510</i>
Amounts payable under repurchase agreements	47 983 504	72 989 988
Deferred income and accrued expense	4 836 651	5 593 615
Provisions	34 822 351	28 905 871
Tax liabilities	653 751	808 010
Other liabilities	7 922 257	8 193 784
Total liabilities	897 110 591	880 094 801
Shareholder's equity	136 753 934	133 775 679
<i>incl paid-in capital</i>	<i>100 000 000</i>	<i>100 000 000</i>
<i>share premium</i>	<i>4 809 393</i>	<i>4 809 393</i>
<i>reserve capital</i>	<i>20 016 104</i>	<i>20 016 104</i>
<i>previous years profit/loss</i>	<i>8 142 233</i>	<i>5 429</i>
<i>retained profit / loss</i>	<i>2 032 075</i>	<i>9 155 209</i>
<i>fixed asset revaluation reserve</i>	<i>1 754 129</i>	<i>1 754 129</i>
<i>available for sale financial assets revaluation reserve</i>	<i>0</i>	<i>-1 964 585</i>
Total liabilities and shareholder's equity	1 033 864 525	1 013 870 480
Contingent liabilities	7 551 883	4 643 616
Off-balance sheet liabilities to customers	39 617 375	51 254 142
Liquidity ratio	50.12%	56.41%
Capital adequacy ratio	17.60%	16.14%

Income Statement

as of 30 June 2010, LVL

Balance sheet items	30.06.2010.	30.06.2009.
Interest income	15 574 172	21 994 852
Interest expense	-6 260 298	-7 198 719
Dividends received	268 251	311 064
Commission and fee income	8 103 057	8 405 571
Commission and fee expense	-1 347 012	-1 583 110
Profit / loss on financial assets and liabilities held for trading	480 082	60 653
Profit / loss on foreign exchange trading	4 276 969	4 027 866
Property, plant and equipment, investment property and intangible assets derecognition profit / loss	9 288	66 540
Other income	610 638	338 194
Other expense	-291 910	-1 190 330
Administrative expense	-8 835 433	-8 872 670
Depreciation	-1 048 186	-1 063 194
Other ordinary expense	-49 232	-98 559
Provisions for doubtful debts	-9 458 311	-8 162 224
Profit / Loss for the period	2 032 075	7 035 934

Consolidation Group

as of 30 June 2010

No.	Company name	Registration location code and address	Commercial activity *	Share capital (%)	Voiting shares (%)	Justification for inclusion in the group **
1	RB Securities Limited	CY, 1 Stasinou Street, 1 Mitsi Building, 2nd Floor, Office 5, Plateia Eleftherias, P.C. 1060, Nicosia, Cyprus	CFI	99,99	99,99	MS
2	AS "RB Securities" IBS	LV, 7 Vesetas Street, 11th floor, Riga, Latvia	IBS	100,00	100,00	MS
3	SIA "RB Investments"	LV, 7 Vesetas Street, 10th floor, Riga, Latvia	CFI	100,00	100,00	MS
4	SIA "RB Vidzeme"	LV, 7 Vesetas Street, 10th floor, Riga, Latvia	CFI	100,00	100,00	MS
5	AS "RB Asset Management"	LV, 7 Vesetas Street, 11th floor, Riga, Latvia	IPS	100,00	100,00	MS
6	SIA "RB Drošība"	LV, 7 Vesetas Street, Riga, Latvia	CKS	100,00	100,00	MS
7	SIA "Westtransinvest"	BY, 8 Fabriciusa Street, 4th floor, room No. 18, Minsk, Belarus	CFI	50,00	51,00	MS
8	Westleasing Ltd	BY, Fabriciusa iela 8, 4th floor, room No. 42, Minsk, Belarus	CFI	50,00	51,00	MS
9	OOO "Westleasing-M"	RU, 10 Kostjakova Street, Moscow, Russia	CFI	50,00	51,00	MS
10	SIA "RB Namu serviss"	LV, 7 Vesetas Street, 10th floor, Riga, Latvia	CKS	100,00	100,00	MS
11	SIA "Parex leasing"	BY, 23 Libavoromenskaja Street, room No. 7, Minsk, Belarus	CFI	100,00	100,00	MS

* BNK - bank, ISP - the insurance company, offer - the reinsurer, APP - the insurance company, IBC - an investment firm, IPS - an investment management firm, PFO - pension fund, CFI - other financial institution, FPS - financial company, CKS - other company.

** MS - subsidiary; KS - joint-venture company, MAS - parent company.