

2017 Public quarterly report
4th Quarter 2017



RIETUMU
BANK

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Mission

The Bank offers qualitative and professional financial services for the dynamically growing enterprises and high-net-worth individuals from Latvia, the CIS, Europe and other world regions.

The Bank aims at providing premium quality service, our personalised and customer-oriented approach allows to devise and offer tailored financial solutions for every customer meeting his/her business needs and personal requirements.

Vision

The Bank endeavors to strengthen its leading positions in wealth management and corporate client service in Latvia and beyond.

The Bank aspires to increase its efficiency ratios and strengthen its market position aiming at ensuring stable profitability. The Bank seeks the stable development achieved by means of effective internal technology and administrative infrastructure.

The Bank is also planning to foster the improvement of risks and control management systems, staff training and professional growth of all its employees.

Rietumu is a socially responsible Latvian bank rendering support for those in need through our Rietumu Bank Charity Fund.

Strategy

For achieving the set goals, the Bank has worked out and has been effectively implementing its corporate strategy focusing on the following areas:

- / Cooperation with customers working on international scale, customers who own production companies, distribution networks, retail chains, transportation and real estate enterprises, import and export oriented companies, as well as customers with cross-border business requirements, etc.
- / Assets and wealth management, brokerage services for stock exchange, investment and corporate finance, provision of loans to corporate entities, interbank lending and investment in securities, attraction of interbank loans, corporate and private deposits attraction.
- / Constantly raising customer service quality by improving and expanding the existing product range according to the current market situation and the Bank's technological capabilities.
- / Continually improving the internal processes and information technologies.

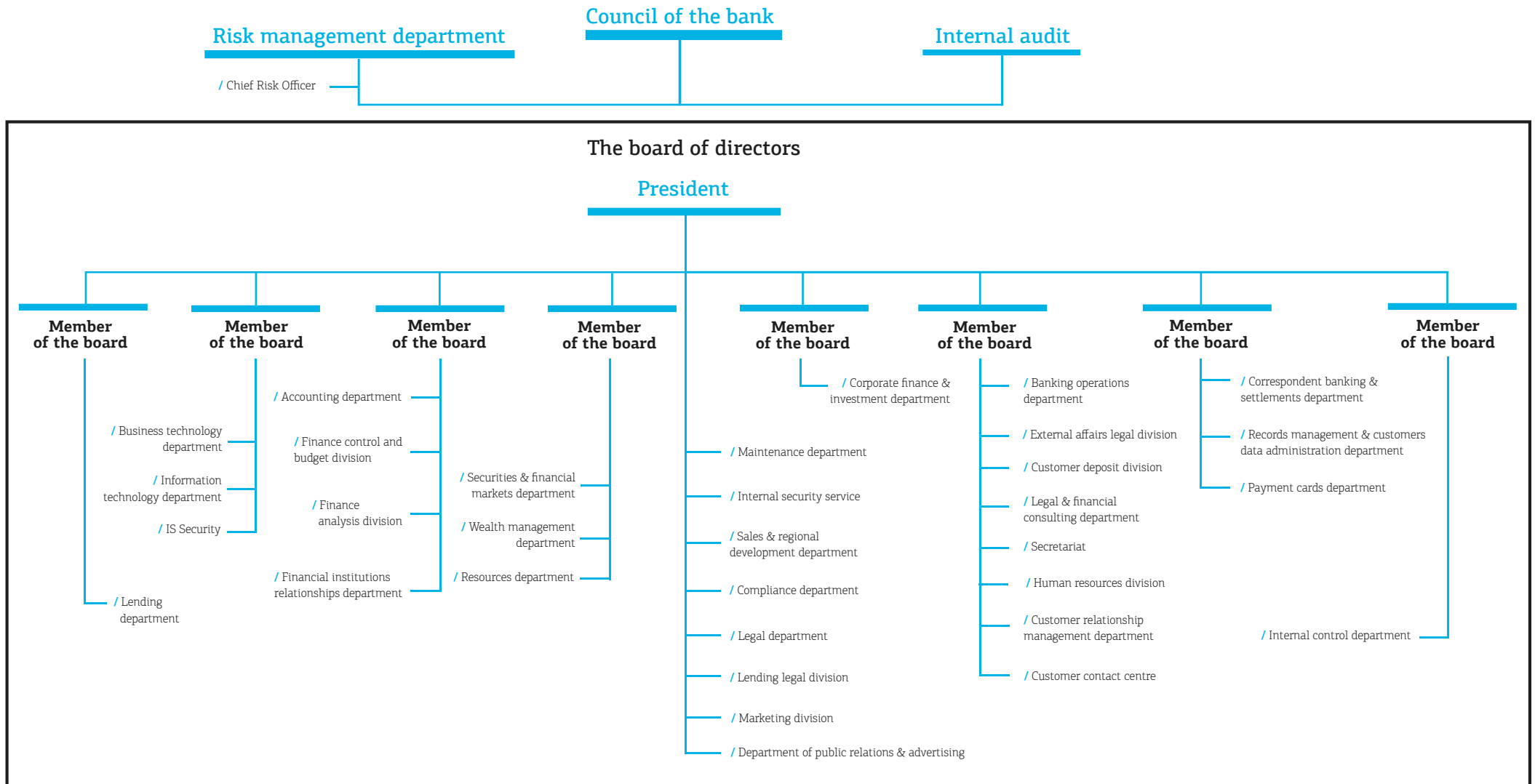
Bank offices

The information about Rietumu Bank Worldwide offices can be found:

<http://www.rietumu.com/bank-offices>



The structure of JSC "Rietumu Banka"



Shareholders of the Bank	Number of voting shares	Par value of shares in lats	EUR Paid-in share capital	% of total share capital
Companies non-residents, total	33 650 918		47 111 285	33.11%
Boswell (International) Consulting Limited	33 650 918	1.4	47 111 285	33.11%
Companies residents, total	51 278 829		71 790 361	50.45%
SIA "Esterkin Family Investments"	33 660 627	1.4	47 124 878	33.12%
SIA "Suharenko Family Investments"	17 618 202	1.4	24 665 483	17.34%
Others	16 703 953	1.4	23 385 534	16.44%
Total shares with voting rights	101 633 700		142 287 180	100.00%
Shares without voting rights	19 020 308	1.4	26 628 431	
Paid-in share capital total	120 654 008		168 915 611	

The Council of the Bank

Name	Position	Date of appointment
Leonid Esterkin	Chairman of the Council	25/09/97(27/03/15-27/03/18)
Arkady Suharenko	Deputy Chairman of the Council	25/09/97(27/03/15-27/03/18)
Brendan Thomas Murphy	Deputy Chairman of the Council	07/09/05(27/03/15-27/03/18)
Dermot Fachtna Desmond	Member of the Council	07/09/05(27/03/15-27/03/18)
Alexander Gafin	Member of the Council	25/03/10(27/03/15-27/03/18)
Valentin Bluger	Member of the Council	25/03/11(27/03/15-27/03/18)

The Board of Directors of the Bank

Name	Position	Date of appointment
Alexander Pankov	Chairman of the Board, President	04/07/06(04/10/16-04/10/19)
Ruslans Stecjuks	Member of the Board, First Vice President	18/10/10(04/10/16-04/10/19)
Rolf Paul Fuls	Member of the Board, First Vice President	26/11/10(04/10/16-04/10/19)
Ilja Suharenko	Member of the Board, First Vice President	18/10/10(04/10/16-04/10/19)
Jevgenijs Djugajevs	Member of the Board, Senior Vice President	18/10/10(04/10/16-04/10/19)
Natalia Perhova	Member of the Board, Senior Vice President	04/10/16(04/10/16-04/10/19)
Jelena Buraja	Member of the Board, Senior Vice President	04/10/16(04/10/16-04/10/19)
Aleksandrs Voloshins	Member of the Board, Senior Vice President	04/10/16(04/10/16-04/10/19)
Natalija Ignatjeva	Member of the Board, Senior Vice President	17/05/17(17/05/17-17/05/20)



The information disclosed in the report is prepared in accordance with the principles of the Regulations on Preparation of Public Quarterly Reports of Credit Institutions approved by the Financial and Capital Market Commission. JSC "Rietumu Banka" is the parent entity of the group.

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No.	Name of company	Registration number	Registration location code	Registration address	Type of activities*	Interest in share capital (%)	Voiting shares (%)	Basis for inclusion in the group**
1.	AS "Rietumu Banka"	40003074497	LV	Latvia, Riga, Vesetas str. 7	BNK	100	100	MT
2.	SIA "RB Investments"	40003669082	LV	Latvia, Riga, Vesetas str. 7	CFI	100	100	MS
3.	SIA "Aleksandra muiža"	40103892782	LV	Latvia, Riga, Brivibas str. 91-23	PLS	100	100	MMS
4.	SIA "KI Zeme"	40103161381	LV	Latvia, Riga, Vesetas str. 7	PLS	100	100	MMS
5.	SIA "KI Nekustamie īpašumi"	40103182129	LV	Latvia, Riga, Vesetas str. 7	PLS	100	100	MMS
6.	SIA "Lilijas 28"	40103252765	LV	Latvia, Riga, Vesetas str. 7	PLS	100	100	MMS
7.	SIA "M322"	40103247406	LV	Latvia, Riga, Vesetas str. 7	PLS	100	100	MMS
8.	SIA "Aristīda Briāna 9"	40003780729	LV	Latvia, Riga, Aristida Briana str. 9	PLS	100	100	MMS
9.	SIA "H-Blok"	40003839376	LV	Latvia, Riga, Vesetas str. 7	PLS	100	100	MMS
10.	SIA "Deviņdesmit seši"	40003492087	LV	Latvia, Jurmala, Juras str. 56	PLS	100	100	MMS
11.	SIA "Ventio"	41203010746	LV	Latvia, Jurmala, Juras str. 56	PLS	100	100	MMS
12.	SIA "Route 96"	40003856126	LV	Latvia, Marupes region, Zilites str. 1	PLS	100	100	MMS
13.	SIA "Vangažu Nekustamie īpašumi"	40103463243	LV	Latvia, Incukalna region, Vangazi, Gaujas str. 24/34	PLS	100	100	MMS
14.	SIA "D 47"	40103458986	LV	Latvia, Riga, Vesetas str. 7	PLS	100	100	MMS
15.	SIA "Vesetas 7"	40103182735	LV	Latvia, Riga, Vesetas str. 7	PLS	100	100	MS
16.	Rietumu leasing OOO	100188077	BY	Belarus, Minsk, Odoevskogo str. 117, 6th floor, office 9	LIZ	100	100	MS
17.	SIA "InCREDIT GROUP"	40103507404	LV	Latvia, Riga, Kr.Barona str. 130	CFI	51	51	MS
18.	SIA "Vangažu Nekustamie īpašumi-2"	40103449678	LV	Latvia, Riga, Vesetas str. 7	PLS	100	100	MMS
19.	SIA "Multi Pluss"	40003636787	LV	Latvia, Riga, Vesetas str. 7	PLS	100	100	MMS
20.	SIA "TC Gaļezers"	40103794744	LV	Latvia, Riga, Vesetas str. 7	PLS	100	100	MMS

* BNK - bank; ENI - e-commerce company; IBS - investment brokerage company; IPS - investment management company; PFO - pension fund; LIZ - leasing company; CFI - other financial institution; PLS - company providing various support services.

** MS - subsidiary company; MMS - subsidiary of the subsidiary company; MT - parent company; CT - other company.



No.	Name of company	Registration number	Registration location code	Registration address	Type of activities*	Interest in share capital (%)	Voiting shares (%)	Basis for inclusion in the group**
21.	SIA "KI-135"	40003970065	LV	Latvia, Riga, Brivibas str. 109	PLS	100	100	MMS
22.	SIA "U-10"	50103841951	LV	Latvia, Riga, Garozes str. 25-1	PLS	67	67	MMS
23.	SIA "KINI LAND"	40103703726	LV	Latvia, Riga, Vesetas str. 7	PLS	100	100	MMS
24.	SIA "ESP European Steel Production"	40103266905	LV	Latvia, Olaine, Rupnicu str. 4	PLS	100	100	MMS
25.	RAM Fund-Fixed Income Investment Grade USD	20.08.2014/166	LV	Latvia, Riga, Vesetas str. 7	CFI	51.18	51.18	CT
26.	SIA "Penrox Petroleum"	40003970050	LV	Latvia, Riga, Vesetas str. 7	PLS	100	100	MMS
27.	SIA "Ekoagro"	40003741971	LV	Latvia, Riga, Vesetas str. 7	PLS	100	100	MMS
28.	SIA "Hotel Jūrnīeks"	40003623566	LV	Latvia, Riga, Sofijas str. 8	PLS	100	100	MMS
29.	SIA "Bērzaunes 13"	40103839137	LV	Latvia, Riga, Sofijas str. 8	PLS	100	100	MMS
30.	SIA "SBD"	40003868002	LV	Latvia, Riga, Vesetas str. 7	PLS	100	100	MS
31.	SIA "Langervaldes 2"	40103701960	LV	Latvia, Riga, Vesetas str. 7	PLS	100	100	MS
32.	AS Rietumu Asset Management IPS	40103753360	LV	Latvia, Riga, Vesetas str. 7	CFI	100	100	MS
33.	SIA "Overseas Estates"	40003943207	LV	Latvia, Ventspils, Dzintaru str. 3A	PLS	100	100	MS
34.	KI Invest OOO	1157746168007	RU	Russia, Moscow, 117246. Nauchnij pr. 19	PLS	100	100	MS
35.	RAM Cash Reserve Fund-USD	23.07.2014/148	LV	Latvia, Riga, Vesetas str. 7	CFI	99.31	99.31	CT
36.	RAM Fixed Income High Yield USD	20.08.2014/166	LV	Latvia, Riga, Vesetas str. 7	CFI	59.50	59.50	CT
37.	RAM Global Equity USD	20.08.2014/166	LV	Latvia, Riga, Vesetas str. 7	CFI	57.89	57.89	CT
38.	SIA "Euro Textile Group"	40003660929	LV	Latvia, Riga, Ganību dambis 30	PLS	100	100	MS
39.	SIA "KI FUND"	40203088127	LV	Latvia, Riga, Vesetas str. 7	PLS	100	100	MMS

* BNK - bank; ENI - e-commerce company; IBS - investment brokerage company; IPS - investment management company; PFO - pension fund; LIZ - leasing company; CFI - other financial institution; PLS - company providing various support services.

** MS - subsidiary company; MMS - subsidiary of the subsidiary company; MT - parent company; CT - other company.



Bank's Income Statement

	000'EUR	
	31.12.2017 Non-audited	31.12.2016 Audited*
Interest income	78 300	90 854
Interest expenses	-19 121	-21 405
Dividend income	2 978	2 263
Commission and fee income	71 762	68 646
Commission and fee expense	-37 823	-27 817
Net realised gain/ (loss) from financial assets and financial liabilities measured at amortised cost	-	-
Net realised gain/ (loss) from available-for-sale financial assets	482	32 385
Net realised gain/ (loss) from financial assets and liabilities held for trading	-	-
Net gain/ (loss) from financial assets and liabilities at fair value through profit or loss	-17	8
Changes in fair value hedge accounting	-	-
Net result from foreign exchange trading and revaluation	23 347	22 662
Gain/ (loss) from sale of tangible and intangible fixed assets	252	-4
Other income	3 125	3 232
Other expense	-841	-612
Administrative expense	-66 529	-43 932
Depreciation	-2 008	-1 852
Net allowance for impairment loss	-	-
Impairment losses	-10 492	-37 919
PROFIT / (LOSS) BEFORE CORPORATE INCOME TAX	43 415	86 509
Corporate income tax	-8 378	-6 209
NET PROFIT / (LOSS)	35 037	80 300

*Information has been prepared based on data from the Audited Financial Statements for the year ended 31 December 2016.



Bank's Condensed Balance Sheet

	000'EUR	
	31.12.2017 Non-audited	31.12.2016 Audited*
ASSETS		
Cash and demand deposits with central banks	875 856	836 920
Demand deposits from credit institutions	461 442	521 126
Financial assets held for trading	-	-
Financial instruments at fair value through profit or loss	445	1 333
Available-for-sale financial assets	342 861	510 978
Loans and receivables	919 894	1 116 873
	<i>incl. loans gross</i>	<i>1 007 297</i>
	<i>Specific impairment allowance</i>	<i>-87 403</i>
Held-to-maturity investments	277 317	316 443
Reverse repo loans	40 825	93 435
Change of fair value of hedge portfolio	-	-
Prepaid expense and accrued income	2 528	2 195
Fixed assets	7 904	7 943
Investment property	10 470	10 687
Intangible assets	2 632	2 822
Investments in subsidiaries and associates	34 002	28 381
Tax assets	-	5 699
Other assets	25 351	10 769
Total assets	3 001 527	3 465 604
LIABILITIES AND SHAREHOLDERS' EQUITY		
Balances due to central banks	120 000	120 000
Demand deposits due to credit institutions	26 459	33 111
Financial liabilities held for trading (derivative financial liabilities)	-	-
Financial instruments at fair value through profit or loss	30	442
Financial liabilities at amortised value	2 359 783	2 826 570
	<i>incl. deposits</i>	<i>2 359 214</i>
	<i>term deposits due to credit institutions</i>	<i>569</i>
	<i>debt securities issued</i>	<i>-</i>
Financial liabilities arising from financial asset transfer	-	-
Change of fair value of hedge portfolio	-	-
Tax liabilities	720	933
Accrued expenses and deferred income	12 277	12 804
Provisions	20 000	-
Other liabilities	641	198
Total liabilities	2 539 910	2 994 058
Shareholders' equity	461 617	471 546
	<i>incl. paid-in share capital</i>	<i>168 916</i>
	<i>share premium</i>	<i>52 543</i>
	<i>reserve capital</i>	<i>23</i>
	<i>previous years profit/loss</i>	<i>201 122</i>
	<i>retained profit / loss</i>	<i>35 037</i>
	<i>fixed asset revaluation reserve</i>	<i>-</i>
	<i>available for sale financial assets revaluation reserve</i>	<i>3 976</i>
Total liabilities and shareholders' equity	3 001 527	3 465 604
Contingent liabilities	6 627	7 383
Financial commitments	27 410	28 796

*Information has been prepared based on data from the Audited Financial Statements for the year ended 31 December 2016.



Bank's Profitability ratios

	31.12.2017 Non-audited	31.12.2016 Audited*
ROE ¹	7.50%	17.76%
ROA ²	1.10%	2.21%
Profit margin ³	1.78%	1.91%
Cost/income ratio ⁴	55.97%	26.90%

Bank's Regulatory requirements and ratios

	31.12.2017 Non-audited	31.12.2016 Audited*
Liquidity ratio ⁵	83.50%	80.29%
<i>note: minimum allowed by FCMC</i>	50.00%	60.00%
Capital adequacy ratio*	22.83%	22.61%
<i>note: minimum allowed by FCMC</i>	12.10%	11.60%

Bank's Financial ratios

	31.12.2017 Non-audited	31.12.2016 Audited*
Equity to loan portfolio ratio	50.18%	42.22%
Loan portfolio to total assets ratio	30.65%	32.23%
Equity to total assets ratio	15.38%	13.61%
Deposits to loans ratio	256.47%	247.81%

¹ Annualised profit/loss for the reporting period over average equity

² Annualised profit/loss for the reporting period over average assets

³ Annualised net interest income over average total assets

⁴ Expenses over income (Administrative expenses + depreciation and amortization of intangible assets and fixed assets cost) / (net interest income + dividend income + net commission and gain/loss arising from dealing in financial instruments + result of financial instrument revaluation + other ordinary income - other ordinary expenses + financial assets available for sale negative revaluation reserve)*100

⁵ Liquidity ratio = Liquid assets/current liabilities (with maturity up to 30 days), where Liquid assets = vault cash + claims on central banks and other credit institutions + fixed-income debt securities of central governments, while Current liabilities – claim liabilities and liabilities with a residual maturity not exceeding 30 days.

*Information has been prepared based on data from the Audited Financial Statements for the year ended 31 December 2016.



Statement of Changes in Shareholders' Equity

	Share capital	Share premium	Revaluation reserve	Fair value reserve	Other reserves	Retained earnings	Non-audited Total equity
	000'EUR	000'EUR	000'EUR	000'EUR	000'EUR	000'EUR	000'EUR
Balance at 1 January 2016	168 916	52 543	0	25 377	23	185 982	432 841
Profit for the period						80 300	80 300
Dividends paid						-20 952	-20 952
Decrease of reserve							0
Share issue							0
Share premium							0
Changes in fair value of available-for-sale financial assets				-20 643			-20 643
Balance at 31 December 2016	168 916	52 543	0	4 734	23	245 330	471 546
Dividends paid						-44 208	-44 208
Profit for the current year						35 037	35 037
Share issue							0
Share premium							0
Changes in fair value of available-for-sale financial assets				-758			-758
Balance at 31 December 2017	168 916	52 543	0	3 976	23	236 159	461 617

Statement of Cash Flows

	000'EUR 31.12.2017 Non-audited	000'EUR 31.12.2016 Audited*
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before income tax	43 415	86 509
Amortisation and depreciation	2 008	1 850
Revaluation of investment property	-507	-217
Gain/loss on disposal of property and equipment	-	-13
Increase in provisions	20 000	-
Profit from sale of investment property	-	-
Gain/loss on sale of subsidiary	760	-
Impairment losses	10 492	37 919
Increase in cash and cash equivalents before changes in assets and liabilities, as a result of ordinary operations	76 168	126 048
Increase/decrease in loans and receivables from banks - term deposits	18 802	2 187
Increase/decrease in loans and receivables from non-banking customers	189 154	2 087
Increase/decrease in reverse repo	52 610	-4 869
Increase/decrease in assets available-for-sale investments	169 150	-5 092
Increase/decrease in financial instruments at fair value through profit or loss	888	-167
Increase/decrease in derivative liabilities	-412	423
Increase/decrease in other assets	-15 647	7 621
Increase/decrease in deposit from banks - term deposits	-277	846
Increase in deposits from non-banking customers	-408 525	-463 819
Increase/decrease in amounts payable under repurchase agreements	-	120 000
Decrease in other liabilities	-84	-1 660
Increase/decrease in cash and cash equivalents from operating activities before corporate income tax	81 827	-216 395
Corporate income tax paid	-3 497	-8 292
Net cash and cash equivalents from/used in operating activities	78 330	-224 687
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of property, plant and equipment	-1 802	-2 523
Increase/decrease in equity investments in other entities and acquisition of subsidiaries	-9 808	-82
Proceeds from sale of subsidiary	306	-
Increase/decrease in held-to-maturity investments	39 175	-97 947
Proceeds from sale of property, plant and equipment (and other assets)	23	-
Increase/decrease in Investment property	724	-201
Increase/decrease in cash and cash equivalents from investing activities	28 618	-100 753
CASH FLOW FROM FINANCING ACTIVITIES		
Increase of share capital	-	-
Increase of share premium	-	-
Increase/decrease in borrowed funds- issued debt securities	-57 985	1 200
Decrease of Other reserves	-	-
Dividends paid	-44 208	-20 952
Interim dividends paid	-	-
Decrease in cash and cash equivalents from financing activities	-102 193	-19 752
Net cash flow for the period	4 755	-345 192
Cash and cash equivalents at the beginning of the year	1 306 084	1 651 276
Cash and cash equivalents at the end of the year	1 310 839	1 306 084

*Information has been prepared based on data from the Audited Financial Statements for the year ended 31 December 2016.



Report of equity and minimum capital requirements

Code	Position description	000'EUR 31.12.2017 Non-audited
1	Own funds (1.1.+1.2.)	417 654
1.1.	Tier 1 capital (1.1.1.+1.1.2.)	323 869
1.1.1.	Common equity tier 1 capital	323 869
1.1.2.	Additional tier 1 capital	
1.2.	Tier 2 capital	93 786
2	Total risk exposure amount (2.1.+2.2.+2.3.+2.4.+2.5.+2.6.+2.7.)	1 829 510
2.1.	Risk weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries	1 552 210
2.2.	Settlement/delivery risk exposure amount	
2.3.	Total risk exposure amount for position, foreign exchange and commodities risks	4 325
2.4.	Total risk exposure amount for operational risk	272 971
2.5.	Total risk exposure amount or credit valuation adjustment	4
2.6.	Total risk exposure amount related to large exposures in the trading book	
2.7.	Other risk exposure amounts	
3	Capital ratios and capital levels	
3.1.	CET 1 Capital ratio (%) (1.1.1./2.*100)	17.70
3.2.	Surplus(+)/Deficit(-) of CET 1 capital (1.1.1.-2.*4.5%)	241 541
3.3.	Tier 1 Capital ratio (%) (1.1./2.*100)	17.70
3.4.	Surplus(+)/Deficit(-) of Tier 1 capital(-) (1.1.-2.*6%)	214 098
3.5.	Total capital ratio (1./2.*100)	22.83
3.6.	Surplus(+)/Deficit(-) of total capital (-) (1.-2.*8%)	271 293
4	Combined buffer requirement (%) (4.1.+4.2.+4.3.+4.4.+4.5.)	2.5
4.1.	Capital conservation buffer (%)	2.5
4.2.	Institution specific countercyclical capital buffer (%)	0
4.3.	Systemic risk buffer (%)	0
4.4.	Systemically important institution buffer (%)	0
4.5.	Other Systemically Important Institution buffer (%)	0.8
5	Capital ratios due to Pillar II adjustments	
5.1.	Own funds requirements related to Pillar II adjustments	
5.2.	CET1 capital ratio including Pillar II adjustments	17.70%
5.3.	Tier 1 capital ratio including Pillar II adjustments	17.70%
5.4.	Total capital ratio including Pillar II adjustments	22.83%

Liquidity ratio calculation

Code	Position description	000'EUR 31.12.2017 Non-audited
1.	Liquid assets (1.1.+1.2.+1.3.+1.4.)	1 811 700
1.1.	Cash	3 460
1.2.	Balances with Latvian Central Bank	872 396
1.3.	Loans to credit institutions	459 636
1.4.	Liquid securities	476 208
2.	Current liabilities (with remaining maturity up to 30 days) (2.1.+2.2.+2.3.+2.4.+2.5.+2.6.)	2 169 720
2.1.	Deposits from credit institutions	25 656
2.2.	Deposits	2 073 660
2.3.	Issued debt securities	
2.4.	Money in transit	22 439
2.5.	Other current liabilities	22 238
2.6.	Off-balance sheet liabilities	25 727
3.	Liquidity ratio (%) (1.:2.) (%)	83.50
4.	Minimum liquidity ratio (%)	30%



Risk management can be found in the last annual report:

<http://www.rietumu.com/bank-finance-audited>



Analysis of the Bank's securities portfolio distribution

Bank's securities portfolio breakdown by country in which the total book value of the securities issued exceeds 10% of the Bank's shareholders equity.

					000'EUR
31.12.2017 Non-audited Issuer	At fair value	For sale	Held to maturity	TOTAL:	% to shareholders equity*
USA					
Government obligations	-	-	-	-	
Investment funds	-	-	-	-	
Financial institutions	-	21 450	20 634	42 084	
Private institutions	-	36 247	68 796	105 043	
Total:	0	57 697	89 430	147 127	35.23%
Russia					
Government obligations	-	-	11 948	11 948	
Investment funds	-	-	-	-	
Financial institutions	-	10 655	9 334	19 989	
Private institutions	-	11 867	27 077	38 944	
Total:	0	22 522	48 359	70 881	16.97%
Spain					
Government obligations	-	80 072	-	80 072	
Investment funds	-	-	-	-	
Financial institutions	-	988	-	988	
Private institutions	-	525	-	525	
Total:	0	81 585	0	81 585	19.53%
Securities of other countries:	157	181 057	138 884	320 098	76.64%
Total securities portfolio:	157	342 861	276 673	619 691	

During the reporting, there has not been recognized impairment of the securities available-for-sale.

At the end of the reporting period the total volume of the Bank's securities portfolio amounted to EUR 619.7 m. Majority of that – EUR 424.1 m – was invested in government and corporate obligations in Europe, Russia and USA. 69.11% of the investment was made in securities with investment grade credit ratings. The biggest concentration of investments by country was in USA, Russia and Spain (35.23%, 16.97% and 19.53% of Bank's shareholders' equity). Bank's investments in Spain government obligations constituted 19.17% of Bank's shareholders equity.

* - Each country's issuers' total exposure in percentages from the own funds used for capital adequacy ratio calculation purposes.

