

## Balance sheet

as of 31 march 2010, LVL

Balance sheet items	31.03.2010.	31.12.2009.
Cash and balances with central banks	109 857 252	38 979 620
Demand balances due from credit institutions	183 489 721	210 830 981
Financial assets held for trading	42 493 363	74 199 272
Financial assets available for sale	22 303 946	22 786 079
Loans and advances to customers	535 038 230	513 772 310
Held-to-maturity investments	89 434 953	93 892 503
<i>incl from credit institutions</i>	84 188 550	87 429 012
<i>Investments in securities</i>	5 246 403	6 463 491
Accrued income and prepaid expenses	5 140 134	5 921 283
Fixed assets	5 187 370	5 413 103
Investment Property	5 810 431	5 802 804
Non-material assets	2 840 962	2 968 842
Investments in subsidiaries and associated entities	21 497 239	16 497 239
Tax assets	2 495 556	2 361 321
Other assets	24 715 438	20 445 123
<b>Total assets</b>	<b>1 050 304 595</b>	<b>1 013 870 480</b>
Demand deposits due to credit institutions	3 641 689	3 158 855
Financial liabilities held for trading (derivative financial liabilities)	323 792	356 178
Financial liabilities at amortised value	820 023 174	760 088 500
<i>incl deposits</i>	734 541 824	674 781 141
<i>term of credit</i>	85 481 350	84 412 849
<i>debt securities issued</i>	0	894 510
Amounts payable under repurchase agreements	41 598 381	72 989 988
Deferred income and accrued expense	4 459 624	5 593 615
Provisions	32 726 089	28 905 871
Tax liabilities	997 393	808 010
Other liabilities	13 292 415	8 193 784
<b>Total liabilities</b>	<b>917 062 557</b>	<b>880 094 801</b>
Shareholder's equity	133 242 038	133 775 679
<i>incl Paid-in capital</i>	100 000 000	100 000 000
<i>Share premium</i>	4 809 393	4 809 393
<i>Reserve capital</i>	20 016 104	20 016 104
<i>Previous years profit/loss</i>	8 142 233	5 429
<i>Retained profit / loss</i>	965 042	9 155 209
<i>Fixed asset revaluation reserve</i>	1 754 129	1 754 129
<i>Available for sale financial assets pārvērtēšanas reserve</i>	-2 444 863	-1 964 585
<b>Total liabilities and shareholder's equity</b>	<b>1 050 304 595</b>	<b>1 013 870 480</b>
Contingent liabilities	4 643 239	4 643 616
Off-balance sheet liabilities to customers	40 168 345	51 254 142
Liquidity ratio	59.51%	56.41%
Capital adequacy ratio	17.50%	16.14%

## Income Statement

as of 31 march 2010, LVL

Balance sheet items	31.03.2010.	31.03.2009.
Interest income	7 546 261	31 848 670
Interest expense	-3 109 061	-13 746 024
Dividends received	456 912	24 950
Commission and fee income	3 649 902	8 939 694
Commission and fee expense	-563 052	-1 874 981
Profit / loss on financial assets and liabilities held for trading	369 789	-788 980
Profit / loss on foreign exchange trading, net	1 878 835	5 166 419
Property, plant and equipment, investment property and intangible assets derecognition profit / loss	8 265	137 038
Other income	212 522	618 630
Other expense	-248 730	-2 291 372
Administrative expense	-3 482 923	-12 060 270
Depreciation	-523 201	-935 470
Other ordinary expense	-10 312	-27 197
Provisions for doubtful debts	-5 220 165	-2 941 725
Profit/Loss for the period	965 042	12 069 382
Tax assets	2 495 556	3 846 630
Other assets	24 715 438	15 012 513
<b>Total assets</b>	<b>1 050 304 595</b>	<b>1 106 968 952</b>

## Consolidation Group

as of 31 march 2010

Company name	Registration location code and address	Commercial activity *	Share capital (%)	Voiting shares (%)	Justification for inclusion in the group **
RB Securities Limited	CY, 1 Stasinou Street, 1 Mitsi Building, 2nd Floor, Office 5, Plateia Eleftherias, P.C. 1060, Nicosia, Cyprus	CKS	99.99	99.99	MS
AS "RB Securities" IBS	LV, 7 Vesetas Street, 11th floor, Riga, Latvia	CFI	100.00	100.00	MS
SIA "RB Investments"	LV, 7 Vesetas Street, 10th floor, Riga, Latvia	CKS	100.00	100.00	MS
SIA "RB Vidzeme"	LV, 7 Vesetas Street, 10th floor, Riga, Latvia	CKS	100.00	100.00	MS
AS "RB Asset Management"	LV, 7 Vesetas Street, 11th floor, Riga, Latvia	IPS	100.00	100.00	MS
SIA "RB Drošība"	LV, 7 Vesetas Street, Riga, Latvia	CKS	100.00	100.00	MS
SIA "Westtransinvest"	BY, 8 Fabriciusa Street, 4th floor, room No. 18, Minsk, Belarus	CFI	50.00	51.00	MS
Westleasing Ltd	BY, Fabriciusa iela 8, 4.stāvs, ist.42, Minska, Baltkrievija	CFI	50.00	51.00	MS
OOO "Westleasing-M"	RU, 10 Kostjakova Street, Moscow, Russia	CFI	50.00	51.00	MS
SIA "RB Namu serviss"	LV, 7 Vesetas Street, 10th floor, Riga, Latvia	CKS	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.