



Financial highlights

3rd QUARTER 2006*

Balance sheet

(LVL thsd)

	30.09.2006	31.12.2005
Assets		
Cash and deposits with the Bank of Latvia	221 168	136 835
Balances due from credit institutions	188 697	311 968
Loans and advances to non-banking customers	1 129 734	810 958
Fixed income securities	520 896	411 690
Shares and other non-fixed income securities	40 076	29 104
Investments in subsidiaries	31 955	21 547
Intangible assets	945	1 223
Fixed assets	19 989	19 788
Prepayments and accrued interest income	14 021	9 338
Other assets	11 976	4 558
Total assets	2 179 457	1 757 009
Funds under trust management	4 860	3 013
Total assets and funds under trust management	2 184 317	1 760 022
Liabilities		
Balances due to credit institutions	445 046	258 764
Deposits from the public	1 336 810	1 252 015
Issued bonds and other fixed income securities	214 591	74 070
Deferred income and accrued expense	13 956	6 849
Deferred income tax liability	375	567
Other liabilities	8 659	10 623
Total liabilities	2 019 437	1 602 888
Shareholders' equity		
Paid-in share capital	65 027	65 027
Share premium	12 694	12 694
Fair value revaluation reserve	(2 646)	2 503
Retained earnings	84 945	73 897
Total shareholder's equity	160 020	154 121
Total liabilities and shareholders' equity	2 179 457	1 757 009
Funds under trust management	4 860	3 013
Total liabilities, shareholders' equity and fund under trust management	2 184 317	1 760 022

* unaudited



Financial highlights

3rd QUARTER 2006*

Income statement

(LVL thsd)

	30.09.2006	30.09.2005
Interest income	78 731	52 105
Interest expense	(44 907)	(21 751)
Net interest income	33 824	30 354
Commission and fee income	24 140	22 735
Commission and fee expense	(6 551)	(5 005)
Net commission and fee income	17 589	17 730
Profit on securities trading and foreign exchange	7 147	10 787
Other operating income	2 270	2 197
Net operating income	60 830	61 068
Administrative expense	(36 711)	(29 112)
Depreciation and amortization expense	(4 313)	(4 312)
Other operating expense	(381)	(262)
Impairment of financial assets	(1 564)	(5 043)
Reversals of impairment of financial assets	947	731
Operating profit before taxation	18 808	23 070
Taxation	(2 762)	(4 043)
Net profit for the period	16 046	19 027

* unaudited, unconsolidated