



Shareholders and participation in paid-in share capital

30 June 2014

Name of credit institution

AS DNB banka

Credit institution's code: 784

Address: Rīga, Skanstes iela 12

	Paid-in share capital EUR`000	% of total paid-in share capital	Number of shares
DNB Bank ASA	191 178	100%	191 178 337

Management of DNB Banka

30 June 2014

The Supervisory Council

Name

Terje Turnes
Tony Samuelsen
Leif Rene Hansen
Eline Skramstad

Position

Chairman of the Supervisory Council
Member of the Supervisory Council
Member of the Supervisory Council
Member of the Supervisory Council

The Board of Directors

Name

Aasmund Skaar
Ole Christian Karterud
Tom Erdal
Ivars Kapitovics
Janis Teteris
Dace Kaulina
Intars Sloka

Position

Chairman of the Management Board, president
Member of the Management Board, vice-president
Member of the Management Board, vice-president
Member of the Management Board, vice-president
Member of the Management Board, vice-president
Member of the Management Board, vice-president
Member of the Management Board, vice-president

Bank's organisational structure

Information on organisation structure of AS DNB banka can be found in the Bank's Internet home page chapter "Organizācijas struktūra" (available in latvian)

<https://www.dnb.lv/lv/par-mums/organizacijas-struktura>

Vision, Mission, Strategy

Information on Vision, Mission and Strategy of AS DNB Banka can be found in the Bank's Internet home page chapter "Vīzija, vērtības un stratēģija" (available in latvian)

<https://www.dnb.lv/lv/par-mums/vizija-vertibas-un-strategija>



Balance Sheet

30 June 2014

(the last date of the reported period)

Name of credit institution

AS DNB banka

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Address: Riga, Skanstes iela 12

Position	30.06.2014	30.06.2014	31.12.2013	31.12.2013
	unaudited Group EUR`000	unaudited Bank EUR`000	audited Group EUR`000	audited Bank EUR`000
Cash and claims on demand on central banks	31 677	31 677	195 887	195 887
Claims on demand on credit institutions	36 139	35 693	54 277	53 691
Financial assets held for trading	31 674	31 674	33 031	33 031
Financial assets at fair value through profit and loss	36 104	36 104	41 455	41 455
Financial assets available-for-sale	267	267	65	65
Loans and debtors	1 999 221	1 957 256	1 978 875	1 939 162
Held-to-maturity investments	-	-	-	-
Fair value changes for the portion of portfolio hedged against interest rate risk	-	-	-	-
Accrued income and next period expenses	2 094	1 596	1 266	925
Fixed assets	33 109	7 306	32 854	6 676
Investment property	64 119	13 659	66 992	17 370
Intangible assets	2 797	2 363	2 412	1 955
Investments in the share capital of related and associated companies	-	8 861	-	8 860
Foreclosed assets	-	-	-	-
Tax assets	9 213	8 714	9 327	8 735
Other assets	15 986	10 376	10 038	4 034
Total assets	2 262 400	2 145 546	2 426 479	2 311 847
Liabilities to central bank	-	-	-	-
Liabilities on demand to credit institutions	9 760	9 760	16 248	16 248
Financial liabilities held for trading	29 041	29 041	32 221	32 221
Financial liabilities at fair value through profit and loss	-	-	-	-
Financial liabilities at amortised cost	1 965 519	1 820 661	2 130 332	1 985 582
Financial liabilities arisen from transfer of financial assets	-	-	-	-
Fair value changes for the portion of portfolio hedged against interest rate risk	-	-	-	-
Accrued expenses and next period income	5 950	5 768	6 329	5 921
Provisions	1 696	31 278	1 777	31 504
Tax liabilities	172	-	28	-
Other liabilities	6 427	1 768	4 684	2 272
Total liabilities	2 018 565	1 898 276	2 191 620	2 073 747
Capital and reserves	243 835	247 270	234 859	238 099
Total capital and reserves and liabilities	2 262 400	2 145 546	2 426 479	2 311 847
Off-balance sheet items				
Contingent liabilities	52 084	52 084	54 697	54 697
Due to customers	172 390	186 368	170 893	201 979



Profit and Loss Account

30 June 2014

(the last date of the reported period)

Name of credit institution
AS DNB banka
Credit institution's code: 784
Address: Riga, Skanstes iela 12

Position	Reported period	Reported period	The respective period of the preceding year	The respective period of the preceding year
	unaudited Group EUR`000	unaudited Bank EUR`000	unaudited Group EUR`000	unaudited Bank LVL`000
Interest income	29 042	27 047	30 576	28 795
Interest expenses	(6 293)	(5 478)	(9 062)	(8 248)
Dividend income	4	4	7	882
Fees and commissions income	8 800	7 718	9 034	8 204
Fees and commissions expenses	(2 780)	(2 660)	(2 867)	(2 847)
Net realised profit/loss from the financial assets and financial liabilities valued at amortised cost	-	-	-	-
Net realised profit/loss from the financial assets available for sale	-	-	-	-
Net profit/loss from the financial assets and financial liabilities held for trading	(344)	(344)	1 337	1 337
Net profit/loss from the financial assets and financial liabilities classified at fair value through profit and loss	(74)	(74)	(75)	(75)
Fair value changes in hedge accounting	-	-	(489)	(489)
Foreign currency trade and revaluation profit/loss	1 041	1 041	2 860	2 871
Profit/loss from derecognition of assets, equipment and devices, investment property and intangible assets	393	194	394	218
Other operating income	1 166	1 515	999	1 695
Other operating expenses	(391)	(353)	(465)	(421)
Administrative expenses	(19 188)	(17 911)	(20 882)	(20 055)
Depreciation	(1 764)	(1 341)	(2 097)	(1 625)
Net allowances for impairment loss	(443)	(206)	(10 532)	(10 460)
Impairment losses	-	-	-	-
Profit / Loss before income tax	9 169	9 152	(1 262)	(218)
Corporate income tax	(214)	-	92	(1)
Net profit / loss for the year	8 955	9 152	(1 170)	(219)



The Bank's Performance Ratios

30 June 2014
(the last date of the reported period)

Name of credit institution
AS DNB banka
Credit institution's code: 784
Address: Riga, Skanstes iela 12

Position	Reported period	Reported period	The respective period of the preceding year	The respective period of the preceding year
	Group	Bank	Group	Bank
Return on equity (ROE) (%)	7.46%	7.51%	-1.04%	-0.19%
Return on assets (ROA) (%)	0.69%	0.74%	-0.09%	-0.02%

Composition of the Consolidated group

30 June 2014
(the last date of the reported period)

No.	Name of the company	Registration number	Country of domicile, registration address	Company type*	Portion of a holding in share capital (%)	Portion of voting rights in the company (%)	Motivation for inclusion in the group**
1	SIA DNB Iizings	40003659898	LV, Riga, Skanstes street 12	LIZ	100	100	MS
2	IPAS DNB Asset Management	40003699053	LV, Riga, Skanstes street 12	IPS	100	100	MS
3	SIA Skanstes 12	40003975842	LV, Riga, Skanstes street 12	PLS	100	100	MS
4	SIA Salvus	40103223713	LV, Riga, Skanstes street 12	PLS	100	100	MS
5	SIA Salvus 2	50103254931	LV, Riga, Skanstes street 12	PLS	100	100	MS
6	SIA Salvus 3	40103261113	LV, Riga, Skanstes street 12	PLS	100	100	MS
7	SIA Salvus 4	40103588074	LV, Riga, Skanstes street 12	PLS	100	100	MS
8	SIA Salvus 5	40103673347	LV, Riga, Skanstes street 12	PLS	100	100	MS

* IPS – investment management company, LIZ – leasing company, PLS – supporting company.

** MS - subsidiary company.

Risk analysis

Information on risk analysis can be found in AS DNB banka report ended 31 December 2013.

https://www.dnb.lv/sites/default/files/about/documents/qada_parskats_2013_en.pdf



Financial assets designated at fair value through profit or loss

30 June 2014

(the last date of the reported period)

Name of credit institution

AS DNB banka

Credit institution's code: 784

Address: Rīga, Skanstes iela 12

Financial assets designated at fair value through profit or loss	30.06.2014 unaudited Group EUR'000	30.06.2014 unaudited Bank EUR'000	31.12.2013 audited Group EUR'000	31.12.2013 audited Bank EUR'000
Debt securities				
Latvian government securities	35 557	35 557	40 909	40 909
Total debt securities	35 557	35 557	40 909	40 909
Investment funds				
DNB Rezerves Fonds	547	547	547	547
Total investment funds	547	547	547	547
Total	36 104	36 104	41 456	41 456

	Moody's equivalent grades	30.06.2014		31.12.2013	
		unaudited		audited	
		EUR'000	%	EUR'000	%
Risk rating class 1	Aaa	-	0%	-	0%
Risk rating class 2	Aa1-A3	-	0%	-	0%
Risk rating class 3	Baa1-Baa2	35 557	98%	-	0%
Risk rating class 4	Baa3	-	0%	40 909	99%
Not rated		547	2%	547	1%
Total		36 104	100%	41 456	100%



Capital base and minimum capital requirement summary

30 June 2014

(the last date of the reported period)

Name of credit institution
AS DNB banka
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Address: Riga, Skanstes iela 12

No	Position	30.06.2014	30.06.2014
		unaudited Group EUR`000	unaudited Bank EUR`000
1.	Own funds (1.1.+1.2.)	222 087	232 678
1.1.	Tier 1 capital (1.1.1+1.1.2.)	222 087	232 678
1.1.1.	Common equity tier 1 capital	222 087	232 678
1.1.2.	Additional tier 1 capital	-	-
1.2.	Tier 2 capital	-	-
2.	Total risk exposure amount (2.1.+2.2.+2.3.+2.4.+2.5.+2.6.+2.7.)	1 681 696	1 566 638
2.1.	Risk weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries	1 538 059	1 426 879
2.2.	Settlement/delivery risk exposure amount	-	-
2.3.	Total risk exposure amount for position, foreign exchange and commodities risks	-	-
2.4.	Total risk exposure amount for operational risk	128 537	124 659
2.5.	Total risk exposure amount or credit valuation adjustment	15 100	15 100
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)	13.21%	14.85%
3.2.	Surplus(+)/Deficit(-) of CET 1 capital (1.1.1.-2.*4.5%)	146 411	162 179
3.3.	Tier 1 Capital ratio (1.1./2.*100)	13.21%	14.85%
3.4.	Surplus(+)/Deficit(-) of Tier 1 capital (1.1.-2.*6%)	121 185	138 680
3.5.	Total capital ratio (1./2.*100)	13.21%	14.85%
3.6.	Surplus(+)/ Deficit(-) of total capital (1.-2.*8%)	87 551	107 347
4.	Combined buffer requirement	2.5	2.5
4.1.	Capital conservation buffer (%)	2.5	2.5
4.2.	Institution-specific countercyclical capital buffer (%)	-	-
4.3.	Systemic risk buffer (%)	-	-
4.4.	G-SII buffer (%)	-	-
4.5.	O-SII buffer (%)	-	-



Liquidity ratio

30 June 2014

(the last date of the reported period)

Name of credit institution

AS DNB banka

Credit institution's code: 784

Address: Rīga, Skanstes iela 12

No.	Position	30.06.2013 unaudited Bank EUR`000	31.12.2013 audited Bank EUR`000
1.	Liquid assets		
1.1.	Cash	21 107	40 803
1.2.	Deposits with central banks	10 570	155 083
1.3.	Deposits with solvent credit institutions	360 693	308 993
1.4.	Liquid securities	35 110	40 768
1.5.	Total (1.1.+1.2.+1.3.+1.4.)	427 480	545 647
2.	Current liabilities (with remaining maturity up to 30 days)		
2.1.	Deposits from credit institutions	60 940	76 091
2.2.	Deposits	811 740	775 335
2.3.	Issued debt securities	-	-
2.4.	Cash in transit	13 607	2 917
2.5.	Other current liabilities	8 004	38 655
2.6.	Off-balance liabilities	170 850	140 354
2.7.	Total (2.1.+2.2.+2.3.+2.4.+2.5.+2.6.)	1 065 141	1 033 352
3.	Liquidity ratio (1.5./2.7.) (%)	40.13	52.80
4.	Minimum liquidity ratio	30%	30%