



Shareholders and participation in paid-in share capital

30 June 2013

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

	Paid-in share capital LVL 000	% of total paid-in share capital	Number of shares
DNB Bank ASA	134 361	100%	134 360 900

Management of DNB Banka

30 June 2013

The Supervisory Council

Name	Position
Terje Turnes	Chairman of the Supervisory Council
Tony Samuelsen	Vice Chairman of the Supervisory Council
Margrethe Melbye Grønn	Member of the Supervisory Council
Eline Skramstad	Member of the Supervisory Council
Olaf Tronsgaard	Member of the Supervisory Council

The Board of Directors

Name	Position
Aasmund Skaar	Chairman of the Management Board, president
Ole Christian Karterud	Member of the Management Board, vice-president
Tom Erdal	Member of the Management Board, vice-president
Ivars Kapitovics	Member of the Management Board, vice-president
Janis Teteris	Member of the Management Board, vice-president
Dace Kaulina	Member of the Management Board, vice-president
Intars Sloka	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 2013

(the last date of the reported period)

Name of credit institution

AS DNB banka

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Address: Rīga, Skanstes iela 12

Position	30.06.2013	30.06.2013	31.12.2012	31.12.2012
	unaudited Group LVL`000	unaudited Bank LVL`000	audited Group LVL`000	audited Bank LVL`000
Cash and claims on demand on central banks	71 105	71 105	65 616	65 616
Claims on demand on credit institutions	39 184	38 678	19 000	18 613
Financial assets held for trading	14 475	14 475	14 054	14 054
Financial assets at fair value through profit and loss	43 293	43 293	82 467	82 467
Financial assets available-for-sale	46	46	26	26
Loans and debtors	1 405 637	1 372 180	1 388 345	1 359 923
Held-to-maturity investments	-	-	-	-
Fair value changes for the portion of portfolio hedged against interest rate risk	68	68	577	577
Accrued income and next period expenses	783	525	672	452
Fixed assets	23 515	4 816	24 448	5 368
Investment property	43 505	14 706	40 535	16 778
Intangible assets	1 614	1 278	1 669	1 311
Investments in the share capital of related and associated companies	-	6 227	-	6 027
Foreclosed assets	-	-	-	-
Tax assets	6 026	6 026	6 026	6 026
Other assets	7 188	4 964	6 286	2 616
Total assets	1 656 439	1 578 387	1 649 721	1 579 854
Liabilities to central bank	-	-	-	-
Liabilities on demand to credit institutions	36 339	36 339	20 535	20 535
Financial liabilities held for trading	12 504	12 504	16 193	16 193
Financial liabilities at fair value through profit and loss	-	-	-	-
Financial liabilities at amortised cost	1 440 925	1 337 564	1 447 309	1 352 504
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	5 098	4 816	3 835	3 703
Provisions	2 052	24 615	167	23 792
Tax liabilities	51	-	51	-
Other liabilities	2 779	1 477	4 119	1 900
Total liabilities	1 499 748	1 417 315	1 492 209	1 418 627
Capital and reserves	156 691	161 072	157 512	161 227
Total capital and reserves and liabilities	1 656 439	1 578 387	1 649 721	1 579 854
Off-balance sheet items				
Contingent liabilities	44 294	44 294	28 048	28 048
Due to customers	104 670	134 518	106 443	139 122



Profit and Loss Account

30 June 2013

(the last date of the reported period)

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

Position	Reported period	Reported period	The respective period of the preceding year	The respective period of the preceding year
	unaudited Group LVL`000	unaudited Bank LVL`000	audited Group LVL`000	audited Bank LVL`000
Interest income	21 489	20 237	29 597	28 059
Interest expenses	(6 369)	(5 797)	(13 403)	(12 485)
Dividend income	5	620	2	400
Fees and commissions income	6 349	5 766	6 620	6 149
Fees and commissions expenses	(2 015)	(2 001)	(1 813)	(1 812)
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	940	940	889	889
Net profit/loss from the financial assets and financial liabilities classified at fair value through profit and loss	(53)	(53)	680	680
Fair value changes in hedge accounting	(344)	(344)	(225)	(225)
Foreign currency trade and revaluation profit/loss	2 010	2 018	2 126	2 081
Profit/loss from derecognition of assets, equipment and devices, investment property and intangible assets	277	153	171	154
Other operating income	702	1 191	706	1 102
Other operating expenses	(327)	(296)	(251)	(186)
Administrative expenses	(14 676)	(14 095)	(14 939)	(14 729)
Depreciation	(1 474)	(1 142)	(1 571)	(1 130)
Net allowances for impairment loss	(7 402)	(7 351)	(5 631)	(5 428)
Impairment losses	-	-	497	-
Profit / Loss before income tax	(888)	(154)	3 455	3 519
Corporate income tax	65	(1)	351	(1)
Net profit / loss for the year	(823)	(155)	3 806	3 518



The Bank's Performance Ratios

30 June 2013
(the last date of the reported period)

Name of credit institution
AS DNB banka
Credit institution's code: 784
Address: Rīga, 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) (%)	-1.04%	-0.19%	5.05%	4.45%
Return on assets (ROA) (%)	-0.09%	-0.02%	0.41%	0.40%

Composition of the Consolidated group

30 June 2013
(the last date of the reported period)

Nr	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 līzings	40003659898	LV, Rīga, Skanstes street 12	CFI	100	100	MS
2	IPAS DNB Asset Management	40003699053	LV, Rīga, Skanstes street 12	ISA	100	100	MS
3	SIA Skanstes 12	40003975842	LV, Rīga, Skanstes street 12	CKS	100	100	MS
4	SIA Salvus	40103223713	LV, Rīga, Skanstes street 12	CKS	100	100	MS
5	SIA Salvus 2	50103254931	LV, Rīga, Skanstes street 12	CKS	100	100	MS
6	SIA Salvus 3	40103261113	LV, Rīga, Skanstes street 12	CKS	100	100	MS
7	SIA Salvus 4	40103588074	LV, Rīga, Skanstes street 12	CKS	100	100	MS
8	SIA Salvus 5	40103673347	LV, Rīga, Skanstes street 12	CKS	100	100	MS

* ISA – asset management company, CFI – other financial institution, CKS – other enterprise.

** MS - subsidiary company

Risk analysis

Information on risk analysis can be found in AS DNB banka report ended 31 December 2012.

https://www.dnb.lv/sites/default/files/financial_results/documents/dnb_bankas_financial_statements_english_2012.pdf



Financial assets designated at fair value through profit or loss

30 June 2013

(the last date of the reported period)

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Address: Rīga, Skanstes iela 12

Financial assets designated at fair value through profit or loss	30.06.2013	30.06.2013	31.12.2012	31.12.2012
	unaudited Group LVL'000	unaudited Bank LVL'000	audited Group LVL'000	audited Bank LVL'000
Debt securities				
Latvian government securities	42 909	42 909	65 714	65 714
Total debt securities	42 909	42 909	65 714	65 714
Investment funds				
IPAS DNB Asset Management	384	384	383	383
Total investment funds	384	384	383	383
Total	43 293	43 293	66 097	66 097

	Moody's equivalent grades	30.06.2013		31.12.2012	
		unaudited		audited	
		LVL'000	%	LVL'000	%
Risk rating class 1	Aaa	-	0%	-	0%
Risk rating class 2	Aa1-A3	-	0%	-	0%
Risk rating class 3	Baa1-Baa2	-	0%	-	0%
Risk rating class 4	Baa3	43 293	100%	9 890	15%
Not rated*		-	0%	56 207	85%
Total		43 293	100%	66 097	100%



Capital base and minimum capital requirement summary

30 June 2013
(the last date of the reported period)

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Position	30.06.2013	30.06.2013	31.12.2012	31.12.2012
	unaudited Group LVL`000	unaudited Bank LVL`000	audited Group LVL`000	audited Bank LVL`000
Capital base	149 238	156 490	146 041	156 253
Tier 1 capital	150 852	157 768	147 710	157 564
Tier 2 capital				
Decrease of Tier 1 capital and Tier 2 capital	(1 614)	(1 278)	(1 669)	(1 311)
Total of Tier 1 capital, considering changes	149 238	156 490	146 041	156 253
Total of Tier 2 capital, considering changes			0	0
Capital requirement	100 215	96 550	99 139	96 157
Capital requirement for credit, counterparty credit and dilution risks and free deliveries	92 550	89 156	91 357	88 560
Capital requirements for position, foreign exchange and commodity risks	376	367	598	491
Capital requirements for operational risks	7 289	7 027	7 184	7 106
Memorandum items				
Surplus (+) / deficit (-) of own funds, before other and transitional capital requirements	49 023	59 940	46 902	60 096
Capital adequacy ratio (%), before other and transitional capital requirements	11.91	12.97	11.78	13.00
Surplus (+) / deficit (-) of own funds	49 023	59 940	46 902	60 096
Capital adequacy ratio (%)	11.91	12.97	11.78	13.00