



Shareholders and participation in paid-in share capital

30 September 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 September 2013

The Supervisory Council

Name	Position
Terje Turnes	Chairman of the Supervisory Council
Tony Samuelsen	Member of the Supervisory Council
Leif Rene Hansen	Member of the Supervisory Council
Eline Skramstad	Member of the Supervisory Council

The Board of Directors

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

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 September 2013

(the last date of the reported period)

Name of credit institution

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Address: Rīga, Skanstes iela 12

Position	30.09.2013	30.09.2013	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	38 595	38 595	65 616	65 616
Claims on demand on credit institutions	30 752	30 019	19 000	18 613
Financial assets held for trading	13 882	13 882	14 054	14 054
Financial assets at fair value through profit and loss	42 032	42 032	82 467	82 467
Financial assets available-for-sale	46	46	26	26
Loans and debtors	1 417 009	1 387 720	1 388 345	1 359 923
Held-to-maturity investments	-	-	-	-
Fair value changes for the portion of portfolio hedged against interest rate risk	0	0	577	577
Accrued income and next period expenses	708	453	672	452
Fixed assets	23 220	4 689	24 448	5 368
Investment property	48 387	13 674	40 535	16 778
Intangible assets	1 629	1 303	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	10 328	8 696	6 286	2 616
Total assets	1 632 614	1 553 362	1 649 721	1 579 854
Liabilities to central bank	-	-	-	-
Liabilities on demand to credit institutions	34 973	34 973	20 535	20 535
Financial liabilities held for trading	11 784	11 784	16 193	16 193
Financial liabilities at fair value through profit and loss	-	-	-	-
Financial liabilities at amortised cost	1 411 536	1 309 085	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	6 073	5 748	3 835	3 703
Provisions	2 200	24 579	167	23 792
Tax liabilities	51	-	51	-
Other liabilities	6 252	2 950	4 119	1 900
Total liabilities	1 472 869	1 389 119	1 492 209	1 418 627
Capital and reserves	159 745	164 243	157 512	161 227
Total capital and reserves and liabilities	1 632 614	1 553 362	1 649 721	1 579 854
Off-balance sheet items				
Contingent liabilities	38 602	38 602	28 048	28 048
Due to customers	107 933	136 476	106 443	139 122



Profit and Loss Account

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

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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	unaudited Group LVL`000	unaudited Bank LVL`000
Interest income	32 226	30 312	42 634	40 348
Interest expenses	(9 170)	(8 238)	(18 715)	(17 470)
Dividend income	7	622	5	402
Fees and commissions income	9 847	8 925	10 202	9 446
Fees and commissions expenses	(3 094)	(3 072)	(2 845)	(2 804)
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	1 000	1 000	1 235	1 235
Net profit/loss from the financial assets and financial liabilities classified at fair value through profit and loss	(229)	(229)	1 167	1 167
Fair value changes in hedge accounting	(412)	(412)	(344)	(344)
Foreign currency trade and revaluation profit/loss	3 130	3 149	3 127	3 071
Profit/loss from derecognition of assets, equipment and devices, investment property and intangible assets	401	204	359	314
Other operating income	1 952	2 733	1 114	1 620
Other operating expenses	(497)	(453)	(355)	(277)
Administrative expenses	(21 942)	(21 115)	(22 419)	(22 050)
Depreciation	(2 138)	(1 646)	(2 339)	(1 709)
Net allowances for impairment loss	(8 882)	(8 762)	(8 267)	(7 994)
Impairment losses	-	-	497	-
Profit / Loss before income tax	2 199	3 018	5 056	4 955
Corporate income tax	33	(2)	271	(2)
Net profit / loss for the year	2 232	3 016	5 327	4 953



The Bank's Performance Ratios

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

Name of credit institution
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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) (%)	1.88%	2.48%	5.05%	4.45%
Return on assets (ROA) (%)	0.16%	0.23%	0.41%	0.40%

Composition of the Consolidated group

30 September 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_bank_a_financial_statements_english_2012.pdf



Financial assets designated at fair value through profit or loss

30 September 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	30.09.2013	30.09.2013	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	41 648	41 648	65 714	65 714
Total debt securities	41 648	41 648	65 714	65 714
Investment funds				
IPAS DNB Asset Management	384	384	383	383
Total investment funds	384	384	383	383
Total	42 032	42 032	66 097	66 097

	Moody's equivalent grades	30.09.2013		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	42 032	100%	9 890	15%
Not rated*		-	0%	56 207	85%
Total		42 032	100%	66 097	100%



Capital base and minimum capital requirement summary

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

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Position	30.09.2013	30.09.2013	31.12.2012	31.12.2012
	unaudited Group LVL`000	unaudited Bank LVL`000	audited Group LVL`000	audited Bank LVL`000
Capital base	150 655	156 866	146 041	156 253
Tier 1 capital	152 284	158 169	147 710	157 564
Tier 2 capital				
Decrease of Tier 1 capital and Tier 2 capital	(1 629)	(1 303)	(1 669)	(1 311)
Total of Tier 1 capital, considering changes	150 655	156 866	146 041	156 253
Total of Tier 2 capital, considering changes			0	0
Capital requirement	99 387	95 463	99 139	96 157
Capital requirement for credit, counterparty credit and dilution risks and free deliveries	92 020	88 388	91 357	88 560
Capital requirements for position, foreign exchange and commodity risks	78	48	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	51 267	61 403	46 902	60 096
Capital adequacy ratio (%), before other and transitional capital requirements	12.13	13.15	11.78	13.00
Surplus (+) / deficit (-) of own funds	51 267	61 403	46 902	60 096
Capital adequacy ratio (%)	12.13	13.15	11.78	13.00