



## Balance Sheet

30 June 2012

(the last date of the reported period)

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

Position	30.06.2012	30.06.2012	31.12.2011	31.12.2011
	unaudited Group LVL`000	unaudited Bank LVL`000	audited Group LVL`000	audited Bank LVL`000
Cash and claims on demand on central banks	61 219	61 219	76 907	76 907
Claims on demand on credit institutions	18 995	18 464	24 793	24 562
Financial assets held for trading	11 646	11 646	11 812	11 812
Financial assets at fair value through profit and loss	69 380	69 380	103 799	103 799
Financial assets available-for-sale	26	26	10	10
Loans and debtors	1 349 939	1 324 495	1 329 907	1 304 684
Held-to-maturity investments	-	-	-	-
Fair value changes for the portion of portfolio hedged against interest rate risk	1 248	1 248	1 877	1 877
Accrued income and next period expenses	744	491	622	492
Fixed assets	25 158	5 502	26 133	5 787
Investment property	41 475	16 837	38 375	17 287
Intangible assets	1 239	908	1 187	832
Investments in the share capital of related and associated companies	-	5 827	-	5 827
Foreclosed assets	36	36	2	2
Tax assets	6 483	6 483	6 483	6 483
Other assets	7 488	4 640	10 828	6 109
<b>Total assets</b>	<b>1 595 076</b>	<b>1 527 202</b>	<b>1 632 735</b>	<b>1 566 470</b>
Liabilities to central bank	-	-	-	-
Liabilities on demand to credit institutions	16 968	16 968	12 370	12 370
Financial liabilities held for trading	13 560	13 560	13 851	13 851
Financial liabilities at fair value through profit and loss	-	-	-	-
Financial liabilities at amortised cost	1 403 355	1 307 514	1 451 273	1 356 945
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	5 109	4 975	2 519	2 426
Provisions	1 993	26 602	1 805	26 748
Tax liabilities	184	-	537	-
Other liabilities	1 716	441	1 995	505
<b>Total liabilities</b>	<b>1 442 885</b>	<b>1 370 060</b>	<b>1 484 350</b>	<b>1 412 845</b>
Capital and reserves	152 191	157 142	148 385	153 625
<b>Total capital and reserves and liabilities</b>	<b>1 595 076</b>	<b>1 527 202</b>	<b>1 632 735</b>	<b>1 566 470</b>
Off-balance sheet items				
Contingent liabilities	36 839	36 839	30 069	30 069
Due to customers	106 402	137 079	128 031	157 860



## Profit and Loss Account

30 June 2012

(the last date of the reported period)

Name of credit institution

AS DNB banka

Credit institution's code: 784

Address: Rīgā, Skanstes ielā 12

Position	Reported period	Reported period	The respective period of the preceding year	The respective period of the preceding year
	unaudited <b>Group</b> LVL`000	unaudited <b>Bank</b> LVL`000	audited <b>Group</b> LVL`000	audited <b>Bank</b> LVL`000
Interest income	29 612	28 059	33 029	31 309
Interest expenses	(13 403)	(12 485)	(16 508)	(15 448)
Dividend income	2	400	-	422
Fees and commissions income	6 620	6 149	5 248	5 369
Fees and commissions expenses	(1 828)	(1 812)	(1 871)	(1 801)
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	889	889	2 756	2 756
Net profit/loss from the financial assets and financial liabilities classified at fair value through profit and loss	1 177	680	407	(358)
Fair value changes in hedge accounting	(225)	(225)	(1 000)	(1 000)
Foreign currency trade and revaluation profit/loss	2 126	2 081	1 693	1 706
Profit/loss from derecognition of assets, equipment and devices, investment property and intangible assets				
Other operating income	1 112	1 407	1 774	1 456
Other operating expenses	(486)	(337)	(463)	(326)
Administrative expenses	(14 939)	(14 729)	(11 231)	(10 855)
Depreciation	(1 571)	(1 130)	(2 028)	(1 207)
Net allowances for impairment loss	(5 631)	(5 428)	(21 381)	(21 371)
Impairment losses	-	-	-	-
Profit / Loss before income tax	3 455	3 519	(9 575)	(9 348)
Corporate income tax	351	(1)	(8)	(1)
<b>Net profit / loss for the year</b>	<b>3 806</b>	<b>3 518</b>	<b>(9 583)</b>	<b>(9 349)</b>



## The Bank's Performance Ratios

30 June 2012  
(the last date of the reported period)

Name of credit institution  
AS DNB banka  
Credit institution's code: 784  
Address: Rīgā, Skanstes ielā 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) (%)	5.05%	4.51%	-16.65%	-15.70%
Return on assets (ROA) (%)	0.41%	0.40%	-1.00%	-1.04%

## Composition of the Consolidated group

30 June 2012  
(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	subsidiary
2	IPAS DNB Asset Management	40003699053	LV, Rīga, Skanstes street 12	ISA	100	100	subsidiary
3	SIA Skanstes 12	40003975842	LV, Rīga, Skanstes street 12	CKS	100	100	subsidiary
4	SIA Salvus	40103223713	LV, Rīga, Skanstes street 12	CKS	100	100	subsidiary
5	SIA Salvus 2	50103254931	LV, Rīga, Skanstes street 12	CKS	100	100	subsidiary
6	SIA Salvus 3	40103261113	LV, Rīga, Skanstes street 12	CKS	100	100	subsidiary

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

According to regulations No. 145 - „Regulations on preparation public quarterly reports by banks” issued on 15.09.2006 by Financial and Capital Market Commission, AS DNB banka disclose the following information:

### 1. Risk analysis

Risk analysis can be found in AS DNB banka report ended 31 December 2011.

[https://www.dnb.lv/sites/default/files/financial\\_results/documents/fin\\_parskats\\_2011\\_eng\\_0.pdf](https://www.dnb.lv/sites/default/files/financial_results/documents/fin_parskats_2011_eng_0.pdf)

### 2. Management

Information on Management of AS DNB banka can be found in the Bank's home page chapter "About us" - The Board.

<https://www.dnb.lv/en/about-us/board>



## Financial assets designated at fair value through profit or loss

30 June 2012

(the last date of the reported period)

Name of credit institution  
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Financial assets designated at fair value through profit or loss	30.06.2012 unaudited Group LVL'000	30.06.2012 unaudited Bank LVL'000	31.12.2011 audited Group LVL'000	31.12.2011 audited Bank LVL'000
<b>Debt securities</b>				
Latvian government securities	45 497	45 497	58 746	58 746
<b>Total debt securities</b>	<b>45 497</b>	<b>45 497</b>	<b>58 746</b>	<b>58 746</b>
<b>Investment funds</b>				
IPAS DNB Asset Management	382	382	379	379
<b>Total investment funds</b>	<b>382</b>	<b>382</b>	<b>379</b>	<b>379</b>
<b>Total</b>	<b>45 879</b>	<b>45 879</b>	<b>59 125</b>	<b>59 125</b>

	Moody's equivalent grades	30.06.2012 unaudited		31.12.2011 audited	
		LVL'000	%	LVL'000	%
Risk rating class 1	<b>Aaa</b>	-	0%	-	0%
Risk rating class 2	<b>Aa1-A3</b>	-	0%	-	0%
Risk rating class 3	<b>Baa1-Baa2</b>	-	0%	-	0%
Risk rating class 4	<b>Baa3</b>	8 795	19%	12 787	22%
Not rated*		37 084	81%	46 338	78%
<b>Total</b>		<b>45 879</b>	<b>100%</b>	<b>59 125</b>	<b>100%</b>



## Capital base and minimum capital requirement summary

30 June 2012

(the last date of the reported period)

Name of credit institution  
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Address: Rīgā, Skanstes ielā 12

Position	30.06.2012	30.06.2012	31.12.2011	31.12.2011
	unaudited Group LVL`000	unaudited Bank LVL`000	audited Group LVL`000	audited Bank LVL`000
Capital base	142 790	151 009	142 037	150 794
Tier 1 capital	144 029	151 917	143 200	151 601
Tier 2 capital				
Decrease of Tier 1 capital and Tier 2 capital	-1 239	-908	-1 187	-832
Total of Tier 1 capital, considering changes	142 790	151 009	142 013	150 769
Total of Tier 2 capital, considering changes			24	24
<b>Capital requirement</b>	103 058	97 168	100 593	95 774
Capital requirement for credit, counterparty credit and dilution risks and free deliveries	94 836	89 029	92 332	87 666
Capital requirements for position, foreign exchange and commodity	1 038	1 033	550	481
Capital requirements for operational risks	7 184	7 106	7 711	7 627
<b>Memorandum items</b>				
Surplus (+) / deficit (-) of own funds, before other and transitional capital requirements	39 733	53 921	41 445	55 020
Capital adequacy ratio (%), before other and transitional capital requirements	11.08	12.44	11.30	12.60
Surplus (+) / deficit (-) of own funds	39 733	53 921	41 445	55 020
<b>Capital adequacy ratio (%)</b>	<b>11.08</b>	<b>12.43</b>	<b>11.30</b>	<b>12.60</b>