



Shareholders and participation in paid-in share capital

30 September 2012

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

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

Management of DNB Banka

30 September 2012

The Supervisory Council

Name

Terje Turnes
Tony Samuelsen
Margrethe Melbye Grønn
Ola Landmark
Olaf Tronsgaard

Position

Chairman of the Supervisory Council
Vice 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

Åsmund Skår
Ole Christian Karterud
Tom Erdal
Ivars Kapitovics
Janis Teteris

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



Balance Sheet

30 September 2012

(the last date of the reported period)

Name of credit institution

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Position	30.09.2012 unaudited Group LVL`000	30.09.2012 unaudited Bank LVL`000	31.12.2011 audited Group LVL`000	31.12.2011 audited Bank LVL`000
Cash and claims on demand on central banks	60 077	60 077	76 907	76 907
Claims on demand on credit institutions	22 336	21 994	24 793	24 562
Financial assets held for trading	9 680	9 680	11 812	11 812
Financial assets at fair value through profit and loss	68 634	68 634	103 799	103 799
Financial assets available-for-sale	26	26	10	10
Loans and debtors	1 350 141	1 324 651	1 329 907	1 304 684
Held-to-maturity investments	-	-	-	-
Fair value changes for the portion of portfolio hedged against interest rate risk	940	940	1 877	1 877
Accrued income and next period expenses	552	332	622	492
Fixed assets	24 933	5 561	26 133	5 787
Investment property	41 554	16 577	38 375	17 287
Intangible assets	1 302	969	1 187	832
Investments in the share capital of related and associated companies	-	6 027	-	5 827
Foreclosed assets	36	36	2	2
Tax assets	6 483	6 483	6 483	6 483
Other assets	7 894	4 504	10 828	6 109
Total assets	1 594 588	1 526 491	1 632 735	1 566 470
Liabilities to central bank	-	-	-	-
Liabilities on demand to credit institutions	16 759	16 759	12 370	12 370
Financial liabilities held for trading	10 850	10 850	13 851	13 851
Financial liabilities at fair value through profit and loss	-	-	-	-
Financial liabilities at amortised cost	1 403 327	1 307 936	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	4 915	4 761	2 519	2 426
Provisions	2 357	25 728	1 805	26 748
Tax liabilities	184	-	537	-
Other liabilities	2 484	1 880	1 995	505
Total liabilities	1 440 876	1 367 914	1 484 350	1 412 845
Capital and reserves	153 712	158 577	148 385	153 625
Total capital and reserves and liabilities	1 594 588	1 526 491	1 632 735	1 566 470
Off-balance sheet items				
Contingent liabilities	32 200	32 200	30 069	30 069
Due to customers	104 890	134 665	128 031	157 860



Profit and Loss Account

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

Name of credit institution
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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	42 634	40 348	49 293	46 743
Interest expenses	(18 715)	(17 470)	(25 507)	(23 833)
Dividend income	5	402	1	423
Fees and commissions income	10 202	9 446	7 992	7 875
Fees and commissions expenses	(2 845)	(2 804)	(2 534)	(2 517)
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	1 235	1 235	1 312	1 312
Net profit/loss from the financial assets and financial liabilities classified at fair value through profit and loss	1 664	1 167	552	(213)
Fair value changes in hedge accounting	(344)	(344)	(1 133)	(1 133)
Foreign currency trade and revaluation profit/loss	3 127	3 071	2 412	2 452
Profit/loss from derecognition of assets, equipment and devices, investment property and intangible assets	-	-	-	-
Other operating income	1 804	2 162	2 272	1 856
Other operating expenses	(686)	(505)	(610)	(377)
Administrative expenses	(22 419)	(22 050)	(16 586)	(16 181)
Depreciation	(2 339)	(1 709)	(2 971)	(1 791)
Net allowances for impairment loss	(8 267)	(7 994)	(77 595)	(77 274)
Impairment losses	-	-	-	-
Profit / Loss before income tax	5 056	4 955	(63 102)	(62 658)
Corporate income tax	271	(2)	(20)	(1)
Net profit / loss for the year	5 327	4 953	(63 122)	(62 659)



The Bank's Performance Ratios

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

Name of credit institution
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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) (%)	5.58%	4.21%	-16.65%	-15.70%
Return on assets (ROA) (%)	0.38%	0.38%	-1.00%	-1.04%

Composition of the Consolidated group

30 September 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
7	SIA Salvus 4	40103588074	LV, Rīga, Skanstes street 12	CKS	100	100	subsidiary

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

Risk analysis

Information on 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



Financial assets designated at fair value through profit or loss

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

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Financial assets designated at fair value through profit or loss	30.09.2012	30.09.2012	31.12.2011	31.12.2011
	unaudited Group LVL'000	unaudited Bank LVL'000	audited Group LVL'000	audited Bank LVL'000
Debt securities				
Latvian government securities	45 033	45 033	58 746	58 746
Total debt securities	45 033	45 033	58 746	58 746
Investment funds				
IPAS DNB Asset Management	383	383	379	379
Total investment funds	383	383	379	379
Total	45 416	45 416	59 125	59 125

	Moody's equivalent grades	30.09.2012		31.12.2011	
		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	8 838	19%	12 787	22%
Not rated*		36 578	81%	46 338	78%
Total		45 416	100%	59 125	100%



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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Position	30.09.2012	30.09.2012	31.12.2011	31.12.2011
	unaudited Group LVL`000	unaudited Bank LVL`000	audited Group LVL`000	audited Bank LVL`000
Capital base	143 001	151 094	142 037	150 794
Tier 1 capital	144 301	152 063	143 200	151 601
Tier 2 capital				
Decrease of Tier 1 capital and Tier 2 capital	-1 300	-969	-1 187	-832
Total of Tier 1 capital, considering changes	143 001	151 094	142 013	150 769
Total of Tier 2 capital, considering changes			24	24
Capital requirement	101 102	96 489	100 593	95 774
Capital requirement for credit, counterparty credit and dilution risks and free deliveries	92 976	88 484	92 332	87 666
Capital requirements for position, foreign exchange and commodity risks	942	899	550	481
Capital requirements for operational risks	7 184	7 106	7 711	7 627
Memorandum items				
Surplus (+) / deficit (-) of own funds, before other and transitional capital requirements	41 899	54 605	41 445	55 020
Capital adequacy ratio (%), before other and transitional capital requirements	11.32	12.53	11.30	12.60
Surplus (+) / deficit (-) of own funds	41 899	54 605	41 445	55 020
Capital adequacy ratio (%)	11.32	12.53	11.30	12.60