

Balance Sheet
as of September 30, 2010
(Last date of the reporting period)

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Name of the Item	Group 30.09.2010. (nonaudited)	Bank 30.09.2010. (nonaudited)	Group 31.12.2009. (audited)	Bank 31.12.2009. (audited)
Cash in Hand and Demand Claims on Central Banks	13414	13414	8104	8104
Demand Claims on Credit Institutions	18665	18665	20157	20157
Trading securities	18	18	13	13
Securities designated at fair value through profit or loss	0	0	0	0
Investment securities available-for-sale	0	0	0	0
Loans and advances to customers	55959	57109	49180	50436
Held-to-maturity investments	3869	3869	3018	3018
Changes in fair value of portfolio part hedged against percentage risk	0	0	0	0
Prepayments and Accrued Income	103	101	106	105
Property and equipment	738	738	725	725
Investment properties	764	0	1025	0
Intangible assets	0	0	0	0
Investments in subsidiaries	0	0	0	0
Tax receivables	55	0	0	0
Other Assets	664	406	266	110
Total assets	94249	94320	82594	82668
Liabilities to Central Banks	55	56	31	31
Demand Liabilities to Credit Institutions	5568	5568	4225	4225
Held-for-trading financial liabilities	0	0	0	0
Financial liabilities at fair value with changes in fair value in net profit or loss	0	0	0	0
Financial liabilities at amortised cost	76247	76426	65698	65703
Financial liabilities after transferring of financial assets	0	0	0	0
Changes in fair value of portfolio part hedged against percentage risk	0	0	0	0
Deferred Income and Accrued Expenses	0	0	0	0
Provisions for Liabilities and Charges	97	97	97	97
Deffered tax liabilities	36	36	37	37
Other liabilities	3532	3392	5000	4986
Total liabilities	85535	85575	75088	75079
Shareholders' equity	8714	8745	7506	7589
Total liabilities and shareholders' equity	94249	94320	82594	82668
Off-Balance-Sheet Items				
Contingent Liabilities	4158	4158	3503	3502
Off-Balance-Sheet Commitments to Customers	6352	6352	2389	2376

Income Statement
as of September 30, 2010
(Last date of the reporting period)

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Name of the Item	Group Financial year (nonaudited)	Bank Financial year (nonaudited)	Group Previous financial year appropriate period (nonaudited)	Bank Previous financial year appropriate period (nonaudited)
Interest income	2,170	2,125	2,087	2,045
Interest expense	(1,112)	(1,112)	(776)	(776)
Dividend income	-	-	-	-
Fee and commission income	1,445	1,427	1,321	1,321
Fee and commission expense	(278)	(278)	(274)	(274)
Net profit/(loss) from financial assets and financial liabilities at amortised cost	-	-	-	-
Net profit/(loss) from from available-for-sale investments	-	-	-	-
Net profit/(loss) from held-for-trading investments	502	502	4	4
Net profit/(loss) from financial liabilities at fair value with changes in fair value in net profit or loss	-	-	-	-
Changes in fair value in hedge accounting	-	-	-	-
Profit/loss on foreign exchange trading and on foreign exchange revaluation	129	117	457	457
Profit/ (loss) from derecognising of property, plant and equipment, investment properties and intangible assets	-	-	-	-
Other income	-	2	9	-
Other expense	(11)	(22)	(20)	(20)
Administrative expense	(2,317)	(2,284)	(2,306)	(2,283)
Depreciation	(157)	(157)	(161)	(161)
Allowances for credit losses	(163)	(164)	(240)	(240)
Value impairment losses	-	-	-	-
Profit before corporate income tax	208	156	101	73
Corporate income tax	-	-	-	-
Net profit for the period	208	156	101	73

Bank activity indices
as of September 30, 2010
(Last date of the reporting period)

Name of the Item	Financial year	Previous financial year appropriate period
Return on equity (ROE) (%)	2.50	1.28
Return on assets (ROA) (%)	0.23	0.14

Consolidated group
as of September 30, 2010
(Last date of the reporting period)

Nr.	The name of the commercial company	Registration place code, address	Company type *	Portion of a holding in share capital (%)	Portion of voting rights in the company (%)	Motivation for inclusion in the group**
1	AS "SMP Finance"	LV, Rīga, Elizabetes 57	CFI	49.03	49.03	MS

*BNK – bank, APS – insurance company, PAP – reinsurance company,
APP – insurance management company, IBS – investment brokerage company,
IPS – investment management company, PFO – pension fund, CFI – other financial institution,
FPS – financial management company, CKS – other commercial company.
** MS – subsidiary; KS – joint venture; MAS – parent company.

Additional information:

1. In the reporting period auditors have audited Condensed Consolidated and Bank Interim Financial Statements for the six month period ended 30 June 2010.
2. In the reporting period there are no any substantial changes in the Bank's risk management system.
3. In the reporting period there are no any changes in the Bank's senior management.
4. In the reporting period the Bank obtained subordinated capital in the amount of LVL'000 700.

Chairperson of the Board _____ / S.Dzene /