

Balance Sheet as of March 31, 2010
(Last date of the reporting period)

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Name of the Item	Group 31.03.2010. (nonaudited)	Bank 31.03.2010. (nonaudited)	Group 31.12.2009. (audited)	Bank 31.12.2009. (audited)
Cash in Hand and Demand Claims on Central Banks	8743	8743	8104	8104
Demand Claims on Credit Institutions	30973	30973	20157	20157
Trading securities	13	13	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	52988	54376	49180	50436
Held-to-maturity investments	2500	2500	3018	3018
Changes in fair value of portfolio part hedged against percentage risk	0	0	0	0
Prepayments and Accrued Income	127	127	106	105
Property and equipment	698	698	725	725
Investment properties	905	0	1025	0
Intangible assets	0	0	0	0
Investments in subsidiaries	0	0	0	0
Tax receivables	86	0	0	0
Other Assets	521	123	266	110
Total assets	97554	97553	82594	82668
Liabilities to Central Banks	57	57	31	31
Demand Liabilities to Credit Institutions	23412	23412	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	61924	61929	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	107	107	97	97
Deffered tax liabilities	41	41	37	37
Other liabilities	4480	4396	5000	4986
Total liabilities	90021	89942	75088	75079
Shareholders' equity	7533	7611	7506	7589
Total liabilities and shareholders' equity	97554	97553	82594	82668
Off-Balance-Sheet Items				
Contingent Liabilities	4369	4369	3503	3502
Off-Balance-Sheet Commitments to Customers	1511	1511	2389	2376

Income Statement as of the March 31, 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	651	637	715	707
Interest expense	(358)	(358)	(256)	(256)
Dividend income	-	-	-	-
Fee and commission income	454	450	390	387
Fee and commission expense	(77)	(77)	(82)	(80)
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	76	76	754	755
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	32	31	(624)	(642)
Profit/ (loss) from derecognising of property, plant and equipment, investment properties and intangible assets	-	-	-	-
Other income	-	1	-	-
Other expense	(6)	(6)	(6)	(6)
Administrative expense	(702)	(690)	(754)	(751)
Depreciation	(53)	(53)	(52)	(52)
Allowances for credit losses	10	10	(24)	(24)
Value impairment losses	-	-	-	-
Profit before corporate income tax	27	21	61	38
Corporate income tax	-	-	(7)	(7)
Net profit for the period	27	21	54	31

Bank activity indices as of March 31, 2010
(Last date of the reporting period)

Name of the Item	Financial year	Previous financial year appropriate period
Return on equity (ROE) (%)	1.09	1.60
Return on assets (ROA) (%)	0.10	0.18

Consolidated group as of March 31, 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 financial statements of the bank and it's consolidation group for the year 2009.
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.

Chairperson of the Board _____ / S.Dzene /