

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

000 Ls

Name of the Item	Group 30.06.2010. (nonaudited)	Bank 30.06.2010. (nonaudited)	Group 31.12.2009. (audited)	Bank 31.12.2009. (audited)
Cash in Hand and Demand Claims on Central Banks	11368	11368	8104	8104
Demand Claims on Credit Institutions	22488	22488	20157	20157
Trading securities	17	17	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	56295	57241	49180	50436
Held-to-maturity investments	2698	2698	3018	3018
Changes in fair value of portfolio part hedged against percentage risk	0	0	0	0
Prepayments and Accrued Income	155	148	106	105
Property and equipment	693	693	725	725
Investment properties	770	0	1025	0
Intangible assets	0	0	0	0
Investments in subsidiaries	0	0	0	0
Tax receivables	80	0	0	0
Other Assets	149	204	266	110
Total assets	94713	94857	82594	82668
Liabilities to Central Banks	56	56	31	31
Demand Liabilities to Credit Institutions	6052	6052	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	73535	73284	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	40	40	37	37
Other liabilities	6263	6605	5000	4986
Total liabilities	86043	86134	75088	75079
Shareholders' equity	8670	8723	7506	7589
Total liabilities and shareholders' equity	94713	94857	82594	82668
Off-Balance-Sheet Items				
Contingent Liabilities	2118	4245	3503	3502
Off-Balance-Sheet Commitments to Customers	1389	1743	2389	2376

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

000 Ls

Name of the Item	Group Financial year (nonaudited)	Bank Financial year (nonaudited)	Group Previous financial year appropriate period (audited)	Bank Previous financial year appropriate period (audited)
Interest income	1,357	1,318	1,443	1,425
Interest expense	(735)	(735)	(494)	(494)
Dividend income	-	-	-	-
Fee and commission income	928	916	811	809
Fee and commission expense	(168)	(168)	(184)	(184)
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	421	421	571	571
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	(47)	(47)	(220)	(220)
Profit/ (loss) from derecognising of property, plant and equipment, investment properties and intangible assets	-	-	-	-
Other income	-	2	-	-
Other expense	(12)	(15)	(15)	(14)
Administrative expense	(1,482)	(1,460)	(1,515)	(1,508)
Depreciation	(105)	(105)	(128)	(128)
Allowances for credit losses	7	7	(250)	(250)
Value impairment losses	-	-	-	-
Profit before corporate income tax	164	134	19	7
Corporate income tax	-	-	(5)	(5)
Net profit for the period	164	134	14	2

Bank activity indices as of March 31, 2010

as of June 30, 2010

(Last date of the reporting period)

Name of the Item	Financial year	Previous financial year appropriate period
Return on equity (ROE) (%)	3.30	0.05
Return on assets (ROA) (%)	0.30	0.00

**Consolidated group
as of June 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 not audited financial statements of the bank.
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 /