

## Consolidated Balance Statement as 1 quarter year 2010

Consolidated Balance Statement		
for the 1st quarter of 2010		
		in thousands of lats
Item	Reporting period	Preceding reporting year
Cash and balance with the Bank of Latvia	10 506	8 173
Demand deposits with credit institutions	91 374	48 952
Financial assets held for trading	101	86
Financial instruments at fair value through profit or loss	0	0
Available for sale financial assets	28	99
Loans and receivables	98 394	112 222
Deferred expense and accrued income	366	419
Fixed assets	3 792	1 496
Intangible assets	133	116
Other assets	2 826	3 083
Deferred tax asset	40	40
<b>Total assets</b>	<b>207 560</b>	<b>174 686</b>
Due on demand to credit institutions	16 682	18 094
Financial liabilities held for trading	37	75
Financial liabilities carried at amortized cost	159 509	116 591
Mortgage bonds	11 345	14 961
Deferred income and accrued expenses	481	590
Provisions	543	356
Tax liabilities	29	53
Other liabilities	4 478	1 684
Subordinated capital	6 773	6 916
<b>Total liabilities</b>	<b>199 877</b>	<b>159 320</b>
Capital and reserves	7 683	15 366
<b>Total liabilities and capital and reserves</b>	<b>207 560</b>	<b>174 686</b>
Off-balance-sheet items		
Contingent liabilities	944	630
Commitments to customers	973	1 667
Assets under management	71 987	41 735

Consolidated statement of income  
for the 1st quarter of 2010

Item	in thousands of lats	
	Reporting period	Respective period of the preceding reporting year
Interest income	1 622	2 850
Interest expense	-2 329	-1 606
Commission and fee income	878	625
Commission and fee expense	-131	-140
Net income from financial instruments carried at fair value	0	-1
Net foreign exchange gains	831	506
Other operating income	33	125
Other expenses	-59	-87
Administrative expenses	-1 375	-1 673
Depreciation	-129	-160
Allowance for impairment	-545	-150
Income tax	-5	-12
<b>Profit/loss of the reporting year</b>	<b>-1 209</b>	<b>277</b>

Content of Consolidation Group  
for the 1st quarter of 2010

No	Full registration name	Code of registration place	Legal address	Type of commercial company	Share of equity capital (%)	Share of voting rights (%), commercial company	Basis for inclusion into the group
1	SIA "PrivatLizings"	LV4000368390 2	Latvia, Riga, 4 Tērbatas street	CFI	100	100	MS
2	SIA "PrivatConsulting"	LV4000358674 9	Latvia, Riga, 4 Tērbatas street	CKS	100	100	MS
3	SIA "Amber Real"	LV4000390372 1	Latvia, Riga, 5 Noliktavas street	PLS	100	100	MS

Performance indicators of the monetary financial institution  
for the 1st quarter of 2010

Item	Reporting period	In the preceding reporting year
Return on equity (ROE) (%)	-3,88%	7,21%
Return on assets (ROA) (%)	-0,18%	0,61%