

Consolidated Balance Statement as 3 quarter year 2010

Consolidated Balance Statement for the 3rd quarter of 2010		
		in thousands of lats
Item	Reporting period	Preceding reporting year
Cash and balance with the Bank of Latvia	38 553	8 552
Demand deposits with credit institutions	82 589	53 638
Financial assets held for trading	6	328
Available for sale financial assets	28	85
Loans and receivables	94 138	103 190
Held-to-maturity assets	3 996	
Deferred expense and accrued income	760	579
Fixed assets	9 379	1 412
Intangible assets	125	130
Other assets	2 747	4 948
Deferred tax asset	133	40
Total assets	232 454	172 902
Due on demand to credit institutions	2 377	16 786
Financial liabilities held for trading		28
Financial liabilities carried at amortized cost	185 300	125 553
Mortgage bonds	4 957	11 364
Deferred income and accrued expenses	587	453
Provisions	560	355
Tax liabilities	29	53
Other liabilities	7 099	3 279
Subordinated capital	6 721	6 240
Total liabilities	207 630	164 111
Capital and reserves	24 824	8 791
Total liabilities and capital and reserves	232 454	172 902
Off-balance-sheet items		
Contingent liabilities	570	672
Commitments to customers	1 000	1 294
Assets under management	73 354	38 788

Consolidated statement of income for the 3rd quarter of 2010

Item	in thousands of lats	
	Reporting period	Respective period of the preceding reporting year
Interest income	6 028	7 066
Interest expense	-7 427	-4 666
Commission and fee income	3 310	1 942
Commission and fee expense	-429	-432
Net income from financial instruments carried at fair value		2 463
Net foreign exchange gains	3 058	-24
Other operating income	239	361
Other expenses	-308	-203
Administrative expenses	-4 352	-4 855
Depreciation	-365	-459
Allowance for impairment	-4 045	-7 402
Income tax	-12	-34
Profit/loss of the reporting year	-4 303	-6 243

Content of Consolidation Group for the 3rd 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"	LV40003683902	Latvia, Riga, 4 Tērbatas street	CFI	100	100	MS
2	SIA "PrivatConsulting"	LV40003586749	Latvia, Riga, 4 Tērbatas street	CKS	100	100	MS
3	SIA "Amber Real"	LV40003903721	Latvia, Riga, 5 Noliktavas street	PLS	100	100	MS
4	SIA "PrivatInvestment"	LV40103316587	Latvia, Riga, 4 Tērbatas street	PLS	100	100	MS

Performance indicators of the monetary financial institution for the 3rd quarter of 2010

Item	Reporting period	In the preceding reporting year
Return on equity (ROE) (%)	-21,52%	-8,07%
Return on assets (ROA) (%)	-1,74%	-0,61%