



Shareholders and participation in paid-in share capital

30 September 2014

Name of credit institution

AS DNB banka

Credit institution's code: 784

Address: Rīga, Skanstes iela 12

	Paid-in share capital EUR '000	% of total paid-in share capital	Number of shares
DNB Bank ASA	191 178	100%	191 178 337

Management of DNB Banka

30 September 2014

The Supervisory Council

Name

Terje Turnes
Tony Samuelsen
Leif Rene Hansen
Eline Skramstad

Position

Chairman of the Supervisory Council
Member of the Supervisory Council
Member of the Supervisory Council
Member of the Supervisory Council

The Board of Directors

Name

Aasmund Skaar
Ivars Kapitovics
Dace Kaulina
Lauris Macijevskis
Intars Sloka
Janis Teteris
Arne Vilhelmsen

Position

Chairman of the Management Board, president
Member of the Management Board, vice-president
Member of the Management Board, vice-president
Member of the Management Board, vice-president
Member of the Management Board, vice-president
Member of the Management Board, vice-president
Member of the Management Board, vice-president

Bank's organisational structure

Information on organisation structure of AS DNB banka can be found in the Bank's Internet home page chapter "Organizācijas struktūra" (available in latvian)

<https://www.dnb.lv/lv/par-mums/organizacijas-struktura>

Vision, Mission, Strategy

Information on Vision, Mission and Strategy of AS DNB Banka can be found in the Bank's Internet home page chapter "Vīzija, vērtības un stratēģija" (available in latvian)

<https://www.dnb.lv/lv/par-mums/vizija-vertibas-un-strategija>



Balance Sheet

30 September 2014

(the last date of the reported period)

Name of credit institution

AS DNB banka

Credit institution's code: 784

Address: Riga, Skanstes iela 12

Position	30.09.2014 unaudited Group EUR`000	30.09.2014 unaudited Bank EUR`000	31.12.2013 audited Group EUR`000	31.12.2013 audited Bank EUR`000
Cash and claims on demand on central banks	31 647	31 647	195 887	195 887
Claims on demand on credit institutions	41 841	41 094	54 277	53 691
Financial assets held for trading	18 496	18 496	33 031	33 031
Financial assets at fair value through profit and loss	35 266	35 266	41 455	41 455
Financial assets available-for-sale	267	267	65	65
Loans and debtors	2 052 317	2 013 746	1 978 875	1 939 162
Held-to-maturity investments	-	-	-	-
Fair value changes for the portion of portfolio hedged against interest rate risk	-	-	-	-
Accrued income and next period expenses	1 949	1 524	1 266	925
Fixed assets	32 616	6 975	32 854	6 676
Investment property	63 285	12 063	66 992	17 370
Intangible assets	2 806	2 383	2 412	1 955
Investments in the share capital of related and associated companies	-	9 161	-	8 860
Foreclosed assets	-	-	-	-
Tax assets	9 169	8 714	9 327	8 735
Other assets	21 932	12 662	10 038	4 034
Total assets	2 311 591	2 193 998	2 426 479	2 311 847
Liabilities to central bank	-	-	-	-
Liabilities on demand to credit institutions	23 490	23 490	16 248	16 248
Financial liabilities held for trading	16 252	16 252	32 221	32 221
Financial liabilities at fair value through profit and loss	-	-	-	-
Financial liabilities at amortised cost	2 010 062	1 863 314	2 130 332	1 985 582
Financial liabilities arisen from transfer of financial assets	-	-	-	-
Fair value changes for the portion of portfolio hedged against interest rate risk	-	-	-	-
Accrued expenses and next period income	6 208	6 060	6 329	5 921
Provisions	1 613	31 049	1 777	31 504
Tax liabilities	87	-	28	-
Other liabilities	4 201	1 250	4 684	2 272
Total liabilities	2 061 913	1 941 415	2 191 620	2 073 747
Capital and reserves	249 678	252 583	234 859	238 099
Total capital and reserves and liabilities	2 311 591	2 193 998	2 426 479	2 311 847
Off-balance sheet items				
Contingent liabilities	45 197	45 197	54 697	54 697
Due to customers	183 839	209 925	170 893	201 979



Profit and Loss Account

30 September 2014

(the last date of the reported period)

Name of credit institution

AS DNB banka

Credit institution's code: 784

Address: Rīga, Skanstes iela 12

Position	Reported period unaudited Group EUR`000	Reported period unaudited Bank EUR`000	The respective period of the preceding year unaudited Group EUR`000	The respective period of the preceding year unaudited Bank LVL`000
Interest income	42 906	39 897	45 854	43 130
Interest expenses	(8 954)	(7 736)	(13 048)	(11 721)
Dividend income	6	6	10	885
Fees and commissions income	13 445	11 703	14 012	12 699
Fees and commissions expenses	(4 279)	(4 084)	(4 402)	(4 371)
Net realised profit/loss from the financial assets and financial liabilities valued at amortised cost	-	-	-	-
Net realised profit/loss from the financial assets available for sale	-	-	-	-
Net profit/loss from the financial assets and financial liabilities held for trading	(600)	(600)	1 423	1 423
Net profit/loss from the financial assets and financial liabilities classified at fair value through profit and loss	(170)	(170)	(326)	(326)
Fair value changes in hedge accounting	-	-	(587)	(587)
Foreign currency trade and revaluation profit/loss	1 661	1 637	4 453	4 481
Profit/loss from derecognition of assets, equipment and devices, investment property and intangible assets	931	345	571	290
Other operating income	1 791	2 339	2 777	3 889
Other operating expenses	(576)	(511)	(708)	(644)
Administrative expenses	(27 954)	(26 178)	(31 221)	(30 044)
Depreciation	(2 744)	(2 111)	(3 042)	(2 342)
Net allowances for impairment loss	(318)	(73)	(12 638)	(12 467)
Impairment losses	-	-	-	-
Profit / Loss before income tax	15 145	14 464	3 128	4 295
Corporate income tax	(347)	-	47	(3)
Net profit / loss for the year	14 798	14 464	3 175	4 292



The Bank's Performance Ratios

30 September 2014
(the last date of the reported period)

Name of credit institution
AS DNB banka
Credit institution's code: 784
Address: Riga, Skanstes iela 12

Position	Reported period Group	Reported period Bank	The respective period of the preceding year Group	The respective period of the preceding year Bank
Return on equity (ROE) (%)	8.12%	7.83%	1.88%	2.48%
Return on assets (ROA) (%)	0.77%	0.79%	0.16%	0.23%

Composition of the Consolidated group

30 September 2014
(the last date of the reported period)

No.	Name of the company	Registration number	Country of domicile, registration address	Company type*	Portion of a holding in share capital (%)	Portion of voting rights in the company (%)	Motivation for inclusion in the group**
1	SIA DNB Iizings	40003659898	LV, Riga, Skanstes street 12	LIZ	100	100	MS
2	IPAS DNB Asset Management	40003699053	LV, Riga, Skanstes street 12	IPS	100	100	MS
3	SIA Skanstes 12	40003975842	LV, Riga, Skanstes street 12	PLS	100	100	MS
4	SIA Salvus	40103223713	LV, Riga, Skanstes street 12	PLS	100	100	MS
5	SIA Salvus 2	50103254931	LV, Riga, Skanstes street 12	PLS	100	100	MS
6	SIA Salvus 3	40103261113	LV, Riga, Skanstes street 12	PLS	100	100	MS
7	SIA Salvus 4	40103588074	LV, Riga, Skanstes street 12	PLS	100	100	MS
8	SIA Salvus 5	40103673347	LV, Riga, Skanstes street 12	PLS	100	100	MS
9	SIA Salvus 6	40103826344	LV, Riga, Skanstes street 12	PLS	100	100	MS

* IPS – investment management company, LIZ – leasing company, PLS – supporting company.

** MS - subsidiary company.

Risk analysis

Information on risk analysis can be found in AS DNB banka report ended 31 December 2013.

https://www.dnb.lv/sites/default/files/about/documents/qada_parskats_2013_en.pdf



Financial assets designated at fair value through profit or loss

30 September 2014

(the last date of the reported period)

Name of credit institution

AS DNB banka

Credit institution's code: 784

Address: Rīga, Skanstes iela 12

Financial assets designated at fair value through profit or loss	30.09.2014 unaudited Group EUR'000	30.09.2014 unaudited Bank EUR'000	31.12.2013 audited Group EUR'000	31.12.2013 audited Bank EUR'000
Debt securities				
Latvian government securities	34 719	34 719	40 909	40 909
Total debt securities	34 719	34 719	40 909	40 909
Investment funds				
DNB Rezerves Fonds	547	547	547	547
Total investment funds	547	547	547	547
Total	35 266	35 266	41 456	41 456

	Moody's equivalent grades	30.09.2014		31.12.2013	
		unaudited		audited	
		EUR'000	%	EUR'000	%
Risk rating class 1	Aaa	-	0%	-	0%
Risk rating class 2	Aa1-A3	-	0%	-	0%
Risk rating class 3	Baa1-Baa2	34 719	98%	-	0%
Risk rating class 4	Baa3	-	0%	40 909	99%
Not rated		547	2%	547	1%
Total		35 266	100%	41 456	100%



Capital base and minimum capital requirement summary

30 September 2014

(the last date of the reported period)

Name of credit institution

AS DNB banka

Credit institution's code: 784

Address: Rīga, Skanstes iela 12

No	Position	30.09.2014 unaudited Group EUR`000	30.09.2014 unaudited Bank EUR`000
1.	Own funds (1.1.+1.2.)	222 257	232 855
1.1.	Tier 1 capital (1.1.1.+1.1.2.)	222 257	232 855
1.1.1.	Common equity tier 1 capital	222 257	232 855
1.1.2.	Additional tier 1 capital	-	-
1.2.	Tier 2 capital	-	-
2.	Total risk exposure amount (2.1.+2.2.+2.3.+2.4.+2.5.+2.6.+2.7.)	1 604 412	1 549 657
2.1.	Risk weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries	1 459 683	1 408 806
2.2.	Settlement/delivery risk exposure amount	-	-
2.3.	Total risk exposure amount for position, foreign exchange and commodities risks	-	-
2.4.	Total risk exposure amount for operational risk	128 537	124 659
2.5.	Total risk exposure amount or credit valuation adjustment	16 192	16 192
2.6.	Total risk exposure amount related to large exposures in the trading book	-	-
2.7.	Other risk exposure amounts	-	-
3.	Capital ratios and capital levels	-	-
3.1.	CET 1 Capital ratio (1.1.1./2.*100)	13.85%	15.03%
3.2.	Surplus(+)/Deficit(-) of CET 1 capital (1.1.1.-2.*4.5%)	150 058	163 120
3.3.	Tier 1 Capital ratio (1.1./2.*100)	13.85%	15.03%
3.4.	Surplus(+)/Deficit(-) of Tier 1 capital (1.1.-2.*6%)	125 992	139 876
3.5.	Total capital ratio (1./2.*100)	13.85%	15.03%
3.6.	Surplus(+)/ Deficit(-) of total capital (1.-2.*8%)	93 904	108 882
4.	Combined buffer requirement	2.5	2.5
4.1.	Capital conservation buffer (%)	2.5	2.5
4.2.	Institution-specific countercyclical capital buffer (%)	-	-
4.3.	Systemic risk buffer (%)	-	-
4.4.	G-SII buffer (%)	-	-
4.5.	O-SII buffer (%)	-	-



Liquidity ratio

30 September 2014

(the last date of the reported period)

Name of credit institution

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Address: Rīga, Skanstes iela 12

No.	Position	30.09.2013 unaudited Bank EUR`000	31.12.2013 audited Bank EUR`000
1.	Liquid assets		
1.1.	Cash	19 359	40 803
1.2.	Deposits with central banks	12 288	155 083
1.3.	Deposits with solvent credit institutions	446 094	308 993
1.4.	Liquid securities	34 936	40 768
1.5.	Total (1.1.+1.2.+1.3.+1.4.)	512 677	545 647
2.	Current liabilities (with remaining maturity up to 30 days)		
2.1.	Deposits from credit institutions	85 823	76 091
2.2.	Deposits	813 512	775 335
2.3.	Issued debt securities	-	-
2.4.	Cash in transit	11 086	2 917
2.5.	Other current liabilities	5 200	38 655
2.6.	Off-balance liabilities	188 529	140 354
2.7.	Total (2.1.+2.2.+2.3.+2.4.+2.5.+2.6.)	1 104 150	1 033 352
3.	Liquidity ratio (1.5./2.7.) (%)	46.43	52.80
4.	Minimum liquidity ratio	30%	30%