

Balance sheet  
as of 30 September 2010, LVL

Balance sheet items	30.09.2010.	30.09.2009.
Cash and balances with central banks	57 923 177	38 979 620
Demand balances due from credit institutions	184 162 122	210 830 981
Financial assets held for trading	25 143 938	74 199 272
Financial assets available for sale	22 957 469	22 786 079
Loans and advances to customers	557 591 035	513 772 310
Held-to-maturity investments	116 610 929	93 892 503
<i>incl. from central banks</i>	<i>72 000 000</i>	
<i>from credit institutions</i>	<i>43 722 592</i>	<i>87 429 012</i>
<i>investments in securities</i>	<i>888 337</i>	<i>6 463 491</i>
Accrued income and prepaid expenses	5 253 162	5 921 283
Fixed assets	4 730 907	5 413 103
Investment property	5 777 000	5 802 804
Non-material assets	2 674 718	2 968 842
Investments in subsidiaries and associated entities	21 599 292	16 497 239
Tax assets	1 060 457	2 361 321
Other assets	21 851 175	20 445 123
<b>Total assets</b>	<b>1 027 335 381</b>	<b>1 013 870 480</b>
Demand deposits due to credit institutions	5 409 061	3 158 855
Financial liabilities held for trading (derivative financial liabilities)	2 024 851	356 178
Financial liabilities at amortised value	825 670 627	760 088 500
<i>incl. deposits</i>	<i>825 670 627</i>	<i>674 781 141</i>
<i>term of credit</i>	<i>0</i>	<i>84 412 849</i>
<i>debt securities issued</i>	<i>0</i>	<i>894 510</i>
Amounts payable under repurchase agreements	0	72 989 988
Deferred income and accrued expense	5 098 913	5 593 615
Provisions	39 050 261	28 905 871
Tax liabilities	1 012 818	808 010
Other liabilities	11 587 907	8 193 784
<b>Total liabilities</b>	<b>889 854 438</b>	<b>880 094 801</b>
Shareholder's equity	<b>137 480 943</b>	<b>133 775 679</b>
<i>incl. paid-in capital</i>	<i>100 000 000</i>	<i>100 000 000</i>
<i>share premium</i>	<i>4 809 393</i>	<i>4 809 393</i>
<i>reserve capital</i>	<i>20 016 104</i>	<i>20 016 104</i>
<i>previous years profit/loss</i>	<i>8 142 233</i>	<i>5 429</i>
<i>retained profit / loss</i>	<i>2 759 084</i>	<i>9 155 209</i>
<i>fixed asset revaluation reserve</i>	<i>1 754 129</i>	<i>1 754 129</i>
<i>available for sale financial assets revaluation reserve</i>	<i>0</i>	<i>-1 964 585</i>
<b>Total liabilities and shareholder's equity</b>	<b>1 027 335 381</b>	<b>1 013 870 480</b>
Contingent liabilities	<b>7 192 064</b>	<b>4 643 616</b>
Off-balance sheet liabilities to customers	<b>42 668 106</b>	<b>51 254 142</b>
Liquidity ratio	53,85%	56.41%
Capital adequacy ratio	18,17%	16.14%

Income Statement  
as of 30 September 2010, LVL

Balance sheet items	30.09.2010.	30.09.2009.
Interest income	23 554 404	30 661 983
Interest expense	-9 099 779	-9 969 335
Dividends received	268 251	311 714
Commission and fee income	12 480 610	12 337 492
Commission and fee expense	-1 980 249	-2 312 005
Profit / loss on financial assets and liabilities held for trading	625 828	619 282
Profit / loss on foreign exchange trading	6 649 873	5 891 910
Property, plant and equipment, investment property and intangible assets derecognition profit / loss	12 780	74 074
Other income	793 187	541 737
Other expense	-494 313	-1 625 924
Administrative expense	-14 159 574	-13 174 527
Depreciation	-1 574 010	-1 602 401
Other ordinary expense	-64 983	-105 494
Provisions for doubtful debts	-14 252 941	-12 434 960
<b>Profit / Loss for the period</b>	<b>2 759 084</b>	<b>9 213 546</b>

Bank performance indicators  
as of 30 September 2010

Indicator	30.09.2010	30.09.2009
Return on equity (ROE) (%)	2,72	9,19
Return on assets (ROA) (%)	0,35	1,16

A/s "Rietumu Banka"  
Consolidation Group  
as of 30 September 2010

No.	Company name	Registration location code and address	Commercial activity *	Share capital (%)	Voiting shares (%)	Justification for inclusion in the group **
1	RB Securities Limited	CY, 1 Stasinou Street, 1 Mitsi Building, 2nd Floor, Office 5, Plateia Eleftherias, P.C. 1060, Nicosia, Cyprus	CFI	99,99	99,99	MS
2	AS "RB Securities" IBS	LV, 7 Vesetas Street, 11th floor, Riga, Latvia	IBS	100,00	100,00	MS
3	SIA "RB Investments"	LV, 7 Vesetas Street, 10th floor, Riga, Latvia	CFI	100,00	100,00	MS
4	SIA "RB Vidzeme"	LV, 7 Vesetas Street, 10th floor, Riga, Latvia	CFI	100,00	100,00	MS
5	AS "RB Asset Management"	LV, 7 Vesetas Street, 11th floor, Riga, Latvia	IPS	100,00	100,00	MS
6	SIA "RB Drošība"	LV, 7 Vesetas Street, Riga, Latvia	CKS	100,00	100,00	MS
7	SIA "Westtransinvest"	BY, 8 Fabriciusa Street, 4th floor, room No. 18, Minsk, Belarus	CFI	50,00	51,00	MS
8	Westleasing Ltd	BY, Fabriciusa iela 8, 4th floor, room No. 42, Minsk, Belarus	CFI	50,00	51,00	MS
9	OOO "Westleasing-M"	RU, 10 Kostjakova Street, Moscow, Russia	CFI	50,00	51,00	MS
10	SIA "RB Namu serviss"	LV, 7 Vesetas Street, 10th floor, Riga, Latvia	CKS	100,00	100,00	MS
11	SIA "Parex leasing"	BY, 23 Libavoromenskaja Street, room No. 7, Minsk, Belarus	CFI	100,00	100,00	MS
12.	SIA "InCREDIT GROUP"	LV, Krišjāna Barona iela 130, Rīga, Latvija	CFI	51,00	51,00	MS

\* BNK - banka, APS - apdrošināšanas sabiedrība, PAP - pārapsrošinātājs, APP - apdrošināšanas pārvaldītājsabiedrība, IBS - ieguldījumu brokeru sabiedrība, IPS - ieguldījumu pārvaldes sabiedrība, PFO - pensiju fonds, CFI - cita finansu iestāde, FPS - finanšu pārvaldītājsabiedrība, CKS - cita komercsabiedrība

\*\* MS - meitas sabiedrība; KS - kopsabiedrība; MAS - mātes sabiedrība.