

**Consolidated data of the Mortgage bonds cover register as of October 8, 2008**
**Distribution of the mortgage loans included in the Bond cover register by currency**

Amount ('000) Total, LVL*	Number	Amount ('000) LVL	Number	Amount ('000) USD	Number	Amount ('000) EUR	Number
124,471	4,753	27,873	2,214	9,976	134	130,121	2,405

\* hereinafter currencies are converted using the Bank of Latvia exchange rate as set on 8 October 2008.

**Distribution of the mortgage loans included in the Mortgage Bond cover register**

	Total amount (LVL '000)	Total number	to include					
			amount (LVL '000)	number	amount (USD '000)	number	amount (EUR '000)	number
Mortgage loans, including	124,471	4,753	27,873	2,214	9,976	134	130,121	2,405
<i>by aim of the loan</i>								
Housing loans to natural persons	72,178	3,984	20,375	1,804	2,610	115	71,793	2065
Other loans	52,293	769	7,499	410	7,366	19	58,328	340
	124,471	4,753	27,873	2,214	9,976	134	130,121	2,405

***by loan to value ratio***

< 15%	16,001	678	3,847	388	4,159	39	14,241	251
15% - 30%	19,702	894	4,241	492	3,768	26	19,233	376
30% - 45%	21,247	981	5,907	478	634	30	21,361	473
45% - 60%	35,954	1,082	6,715	449	1,103	31	40,794	602
60% - 75%	31,566	1,118	7,164	407	312	8	34,492	703
	124,471	4,753	27,873	2,214	9,976	134	130,121	2,405

***by the size of the loan***

< 5,000	2,124	751	1,952	651	50	23	207	77
5,000 – 25,000	27,284	2,520	15,313	1,333	843	65	16,414	1,122
25,000 – 50,000	24,188	925	6,184	184	997	28	24,886	713
50,000 – 100,000	18,346	367	2,756	39	653	9	21,703	319
100,000 – 500,000	19,062	157	1,038	6	841	5	25,027	146
500,000 – 1,000,000	5,500	11	630	1	761	1	6,370	9
> 1,000,000	27,967	22	0	0	5,831	3	35,513	19
	124,471	4,753	27,873	2,214	9,976	134	130,121	2,405

***by maturity profile***

Up to 1 month	3,764	35	167	23	0	0	5,117	12
1-3 months	1,984	14	5	9	0	0	2,815	5
3-6 months	720	31	37	23	3	1	971	7
6-12 months	4,908	51	189	38	1,117	2	5,858	11
1-5 years	15,788	909	4,924	587	5,013	67	11,777	255
exceeding 5 years	97,307	3,713	22,551	1,534	3,794	64	103,582	2,115
	124,471	4,753	27,873	2,214	9,976	134	130,121	2,405

## Sufficiency Calculation of Cover of Mortgage Bonds in Circulation

Payment date	Substitute Cover sufficiency status on the last payment date *	Mortgage payments receivable		Payments of Bonds in circulation		Substitute cover	Bonds cover sufficiency (01+02+03-04-05+06)
		principal payments	coupon payments**	redemption payments	interest income payments**		
	01	02	03	04	05	06	07
15.02.2009	0	8,516	3,269	0	(1,204)	0	10,581
15.08.2009	8,516	6,925	4,057	(3,000)	(1,204)	0	15,294
15.02.2010	12,441	6,462	3,758	0	(1,106)	0	21,555
15.08.2010	18,903	3,917	3,572	(3,000)	(1,106)	0	22,286
15.02.2011	19,820	3,981	3,420	(8,953)	(992)	0	17,276
15.08.2011	14,848	5,441	3,245	(4,246)	(737)	0	18,521
15.02.2012	16,013	3,407	3,075	(14,056)	(634)	0	7,805
15.08.2012	5,364	3,477	2,947	(5,000)	(251)	0	6,537
15.02.2013	3,841	3,577	2,813	0	(101)	0	10,130
15.08.2013	7,418	5,298	2,667	(3,862)	(101)	0	11,419
15.02.2014	8,853	3,967	2,503	0	0	0	15,323
15.08.2014	12,820	55,402	21,307	0	0	0	89,529
15.02.2015	68,222	14,131	5,433	0	0	0	87,786
Total fully paid share capital:	<b>X</b>	<b>124,471</b>	<b>62,066</b>	<b>(42,118)</b>	<b>(7,436)</b>	<b>0</b>	<b>X</b>

\* Bond Cover sufficiency on the last Payment Date is calculated: figures showed in Column 7 on the last payment date, (Column 3 – Column 5)

\*\* for Mortgage loans and floating Bonds the interest is calculated using the last set interest rate, established in accordance to the concluded loan agreements and Prospectuses of Mortgage Bonds.

### Over-collateral of Bonds cover

	for Total cover (LVL '000)
Government domestic borrowing securities	5,600
Mortgage loans of conventional risk rate 50%	0,00
Mortgage loans of conventional risk rate 100%	124,471
Cover of Mortgage Bonds	<u>134,885</u>
Cover assets risk weighted value*	130,070
Payments of Bonds in circulation	42,118
Over-collateral required by Mortgage Bonds cover	12,447
Actual over-collateral of Mortgage Bonds cover	<u>87,953</u>
Over-collateral (minimum requirement 10%)	<u>70.66%</u>

\* Cover assets risk weighted value is calculated multiplying the amount of included assets by the conventional risk level for the respective assets, the level being determined by FCMC “Capital sufficiency calculation regulations” of 17 November 2004