REVERTA

FOR THE YEAR ENDED 31 DECEMBER 2012

CONDENSED FINANCIAL STATEMENTS

Statements of Comprehensive Income

Net realised loss on available-for-sale financial assets (46) (5,211) (46) (5,211) Result of revaluation of financial instruments and foreign currency, net 2,627 (647) 2,450 (828) Other income 514 3,042 1,312 2,014 Net financial result of the segment (23,742) (33,388) (22,980) (35,654) Real estate segment income 1,867 743 515 596 Real estate segment expense (1,604) (636) (282) (386) Net result of RE segment 6,367 (1,581) 5,985 (1,835) Collaterals and assets under repossession expense (396) (165) (396) (165) Administrative expense (13,336) (15,891) (12,742) (11,100) Amortisation and depreciation charge (417) (531) (448,275) (253) Loss form asset write-offs (3489) (2,191) (3,489) (2,191) (24,842) (253) Loss before taxation (136,771) (100,298) (137,724) (100,133)		EUR 000's			
Interest expense 10,485 16,238 10,694 15,397 Interest expense (37,484) (47,059) (37,484) (46,549) Net interest expense (26,599) (30,831) (26,790) (31,552) Commission and fee income 192 458 118 6 Commission and fee income / (expense) 162 259 94 (77) Net realised loss on available-for-sale financial assets (46) (5,211) (46) (5,211) Result of revaluation of financial instruments and foreign currency, net 2,627 (647) 2,450 (828) Other income 514 3,042 1,312 2,014 Net financial result of the segment (23,742) (33,388) (22,980) (35,654) Real estate segment expense (1,604) (636) (282) (386) Real estate segment expense (1,604) (1,688) 5,752 (2,045) Oditaterals and assets under repossesion expense (33,36) (15,581) (12,742) (11,100) Administrative expense (13		2012	2011	2012	2011
Interest expense (37,484) (47,069) (37,484) (46,949) Net interest expense (26,999) (30,831) (26,790) (31,552) Commission and fee income 192 458 118 6 Commission and fee income / (expense) 162 259 94 (77) Net commission and fee income / (expense) 162 259 94 (77) Net realised loss on available-for-sale financial assets (46) (5,211) (46) (5,211) Result of revaluation of financial instruments and foreign currency, net 2,627 (647) 2,450 (828) Other income 514 3,042 1,312 2,014 Net financial result of the segment (26,790) (13,552) (26,88) Other income 1,867 743 515 596 Real estate segment income 1,867 743 515 596 Real estate segment expense (1,604) (635) (222) (346) (144) (387) Collaterals and assets under repossesion expense (396)		Group	Group	Company	Company
Interest expense (37,484) (47,069) (37,484) (46,949) Net interest expense (26,999) (30,831) (26,790) (31,552) Commission and fee income 192 458 118 6 Commission and fee income / (expense) 162 259 94 (77) Net commission and fee income / (expense) 162 259 94 (77) Net realised loss on available-for-sale financial assets (46) (5,211) (46) (5,211) Result of revaluation of financial instruments and foreign currency, net 2,627 (647) 2,450 (828) Other income 514 3,042 1,312 2,014 Net financial result of the segment (26,790) (13,552) (26,88) Other income 1,867 743 515 596 Real estate segment income 1,867 743 515 596 Real estate segment expense (1,604) (635) (222) (346) (144) (387) Collaterals and assets under repossesion expense (396)	Interest income	10 / 95	16 229	10 694	15 207
Net interest expense (26,999) (30,831) (26,790) (31,552) Commission and fee income 192 458 118 6 Commission and fee income / (expense) 162 259 94 (77) Net realised loss on available-for-sale financial assets (46) (5,211) (46) (5,211) Result of revuluation of financial instruments and foreign currency, net 2,627 (647) 2,450 (828) Other income 514 3,042 1,312 2,014 Net financial result of the segment (23,742) (33,388) (22,980) (35,654) Real estate segment income 1,867 743 515 596 Real estate segment income 1,867 743 515 596 Real estate segment expense (1,604) (1636) (282) (348) Collaterals and assets under repossession expense (396) (165) (396) (165) Collaterals and assets under repossession expense (396) (165) (396) (165) Collaterals and assets under reversals, net<		,	•		
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Net commission and fee income / (expense) 162 259 94 (77) Net realised loss on available-for-sale financial assets (46) (5,211) (46) (5,211) Result of revaluation of financial instruments and foreign currency, net 2,627 (647) 2,450 (828) Other income 2,627 (647) 2,450 (828) Other income 1,867 743 515 596 Real estate segment income 1,867 743 515 596 Real estate segment expense (1,604) (1636) (282) (2360) Revaluation result, net 6,104 (1,581) 5,985 (1,835) Collaterals and assets under repossession expense (396) (165) (396) (165) Administrative expense (101,064) (45,676) (103,108) (2,191) (13,489) (2,191) Inpairment charges and reversals, net (101,064) (45,676) (103,108) (2,191) (13,489) (2,191) Inpairment charges and reversals, net (100,131) (144) (387	Commission and fee income	192	458	118	6
Net realised loss on available-for-sale financial assets (46) (5,211) (46) (5,211) Result of revaluation of financial instruments and foreign currency, net 2,627 (647) 2,450 (828) Other income 514 3,042 1,312 2,014 Net financial result of the segment (23,742) (33,388) (22,980) (35,654) Real estate segment income 1,867 743 515 596 Real estate segment expense (1,604) (636) (282) (386) Net result of RE segment 6,367 (1,581) 5,985 (1,835) Collaterals and assets under repossession expense (396) (165) (396) (165) Administrative expense (13,336) (15,891) (12,742) (11,100) Amortisation and depreciation charge (417) (531) (448,275) (253) Loss form asset write-offs (3489) (2,191) (3,489) (2,191) (24,842) (253) Loss before taxation (136,771) (100,298) (137,724) (100,133)	Commission and fee expense	(30)	(199)	(24)	(83)
Result of revaluation of financial instruments and foreign currency, net 2,627 (647) 2,450 (828) Other income 514 3,042 1,312 2,014 Net financial result of the segment (23,742) (33,388) (22,980) (35,654) Real estate segment income 1,867 743 515 596 Real estate segment expense (1,604) (636) (282) (386) Real estate segment expense (1,604) (1,688) 5,752 (2,045) Net result of RE segment 6,367 (1,581) 5,985 (1,835) Collaterals and assets under repossession expense (396) (165) (396) (165) Administrative expense (13,336) (15,891) (12,742) (11,100) Amortisation and depreciation charge (417) (531) (414) (387) Impairment charges and reversals, net (10,064) (2,191) (3,489) (2,191) Loss before taxation (136,279) (99,399) (137,724) (100,131) Corporate income tax (492) (899) (448) (273) Loss	Net commission and fee income / (expense)	162	259	94	(77)
Result of revaluation of financial instruments and foreign currency, net 2,627 (647) 2,450 (828) Other income 514 3,042 1,312 2,014 Net financial result of the segment (23,742) (33,388) (22,980) (35,654) Real estate segment income 1,867 743 515 596 Real estate segment expense (1,604) (636) (282) (386) Real estate segment expense (1,604) (1,688) 5,752 (2,045) Net result of RE segment 6,367 (1,581) 5,985 (1,835) Collaterals and assets under repossession expense (396) (165) (396) (165) Administrative expense (13,336) (15,891) (12,742) (11,100) Amortisation and depreciation charge (417) (531) (414) (387) Impairment charges and reversals, net (10,064) (2,191) (3,489) (2,191) Loss before taxation (136,279) (99,399) (137,724) (100,131) Corporate income tax (492) (899) (448) (273) Loss	Net realised loss on available-for-sale financial assets	(46)	(5.211)	(46)	(5.211)
foreign currency, net 2,627 (647) 2,450 (828) Other income 514 3,042 1,312 2,014 Net financial result of the segment (23,742) (33,388) (22,980) (35,654) Real estate segment income 1,867 743 515 596 Real estate segment expense (1,604) (636) (282) (386) Revaluation result, net 6,104 (1,588) 5,752 (2,045) Net result of RE segment 6,367 (1,581) 5,985 (1,835) Collaterals and asets under repossession expense (396) (165) (396) (165) Administrative expense (13,336) (15,891) (12,742) (11,100) Amortisation and depreciation charge (417) (531) (414) (387) Ippairment charges and reversals, net (101,064) (45,676) (103,108) (48,275) Loss hefore taxation (136,279) (99,399) (137,726) (99,860) Corporate income tax (492) (899) (448)<		(10)	(0)===)	(10)	(0)===)
Other income 514 3,042 1,312 2,014 Net financial result of the segment (23,742) (33,388) (22,980) (35,654) Real estate segment income 1,867 743 515 596 Real estate segment expense (1,604) (636) (282) (386) Revaluation result, net 6,104 (1,688) 5,752 (2,045) Net result of RE segment 6,367 (1,51) 5,985 (1,835) Collaterals and assets under repossession expense (396) (165) (396) (165) Administrative expense (13,336) (15,891) (12,742) (11,100) Amortisation and depreciation charge (417) (531) (414) (387) Ipasirment charges and reversals, net (101,064) (45,676) (103,108) (48,275) Loss before taxation (136,279) (291) (3,489) (2,191) (3,489) (2,191) Loss for the period (136,771) (100,298) (137,724) (100,133) Non-controlling interest		2.627	(647)	2,450	(828)
Net financial result of the segment (23,742) (33,388) (22,980) (35,654) Real estate segment income 1,867 743 515 596 Real estate segment expense (1,604) (636) (282) (386) Revaluation result, net 6,104 (1,688) 5,752 (2,045) Net result of RE segment 6,367 (1,581) 5,985 (1,835) Collaterals and assets under repossession expense (39.6) (165) (39.6) (165) Administrative expense (13,336) (15,891) (12,742) (11,100) Amortisation and depreciation charge (417) (531) (414) (387) Ipairment charges and reversals, net (101,064) (45,676) (103,108) (48,275) Loss from asset write-offs (3,489) (2,191) (3,489) (2,191) (Loss)/profit on disposal of assets held for sale (202) 24 (132) (253) Loss before taxation (136,771) (100,298) (137,724) (100,133) Non-controlling interest			. ,	,	
Real estate segment income 1,867 743 515 596 Real estate segment expense (1,604) (636) (282) (386) Revaluation result, net 6,104 (1,688) 5,752 (2,045) Net result of RE segment 6,367 (1,581) 5,985 (1,835) Collaterals and assets under repossession expense (396) (165) (396) (165) Administrative expense (13,336) (15,891) (12,742) (11,100) Amortisation and depreciation charge (417) (531) (414) (387) Impairment charges and reversals, net (101,064) (45,676) (103,108) (48,275) Loss from asset write-offs (3,489) (2,191) (3,489) (2,191) (Loss)/profit on disposal of assets held for sale (202) 24 (132) (253) Loss before taxation (136,771) (100,298) (137,724) (100,133) Corporate income tax (492) (899) (448) (273) Loss for the period (136,771) (100,298) (137,724) (100,133) Non-controlling interes			-,	_,	_/ :
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Real estate segment expense (1,604) (636) (282) (386) Revaluation result, net 6,104 (1,688) 5,752 (2,045) Net result of RE segment 6,367 (1,581) 5,985 (1,833) Collaterals and assets under repossession expense (396) (165) (396) (165) Administrative expense (13,336) (15,891) (12,742) (11,100) Amortisation and depreciation charge (417) (531) (414) (387) Impairment charges and reversals, net (101,064) (45,676) (103,108) (48,275) Loss for asset write-offs (3,489) (2,191) (3,489) (2,191) (Loss)/profit on disposal of assets held for sale (202) 24 (132) (253) Loss before taxation (136,771) (100,298) (137,724) (100,133) Corporate income tax (492) (899) (448) (273) Loss for the period (136,771) (100,298) (137,724) (100,133) Non-controlling interest - - - - Charge in fair value of available-fo					
Revaluation result, net 6,104 (1,688) 5,752 (2,045) Net result of RE segment 6,367 (1,581) 5,985 (1,835) Collaterals and assets under repossession expense (396) (165) (396) (165) Administrative expense (13,336) (15,891) (12,742) (11,100) Amortisation and depreciation charge (417) (531) (414) (387) Impairment charges and reversals, net (101,064) (45,676) (103,108) (48,275) Loss from asset write-offs (3,489) (2,191) (3,489) (2,191) (Loss)/profit on disposal of assets held for sale (202) 24 (132) (253) Loss before taxation (136,771) (100,298) (137,724) (100,133) Corporate income tax (492) (899) (448) (273) Loss for the period (136,771) (100,298) (137,724) (100,133) Non-controlling interest - - - - Other comprehensive income: - - - - Change in fair value of available-for-sale securities		•			
Net result of RE segment 6,367 (1,581) 5,985 (1,835) Collaterals and assets under repossession expense (396) (165) (396) (165) (396) (165) Administrative expense (13,336) (15,891) (12,742) (11,100) Amortisation and depreciation charge (417) (531) (414) (387) Impairment charges and reversals, net (101,064) (45,676) (103,108) (48,275) Loss from asset write-offs (3,489) (2,191) (3,489) (2,191) (Loss)/profit on disposal of assets held for sale (202) 24 (132) (253) Loss before taxation (136,772) (99,399) (137,724) (100,133) Corporate income tax (492) (899) (448) (273) Loss for the period (136,771) (100,298) (137,724) (100,133) Non-controlling interest - - - - Other comprehensive income: - - - - Change in fair value of available-for-sale		• • •			
Collaterals and assets under repossession expense (396) (165) (396) (165) Administrative expense (13,336) (15,891) (12,742) (11,100) Amortisation and depreciation charge (417) (531) (414) (387) Impairment charges and reversals, net (101,064) (45,676) (103,108) (48,275) Loss from asset write-offs (3,489) (2,191) (3,489) (2,191) (Loss)/profit on disposal of assets held for sale (202) 24 (132) (253) Loss before taxation (136,279) (99,399) (137,276) (99,860) Corporate income tax (492) (899) (448) (273) Loss for the period (136,771) (100,298) (137,724) (100,133) Attributable to: Sareholders of the parent company (136,771) (100,298) (137,724) (100,133) Non-controlling interest - - - - - Change in fair value of available-for-sale securities 693 5,973 693 5,973 Total comprehensive loss for the period (136,078) (94,325)					
Administrative expense (13,336) (15,891) (12,742) (11,100) Amortisation and depreciation charge (417) (531) (414) (387) Impairment charges and reversals, net (101,064) (45,676) (103,108) (48,275) Loss from asset write-offs (3,489) (2,191) (3,489) (2,191) (Loss)/profit on disposal of assets held for sale (202) 24 (132) (253) Loss before taxation (136,279) (99,399) (137,276) (99,860) Corporate income tax (492) (899) (448) (273) Loss for the period (136,771) (100,298) (137,724) (100,133) Attributable to: Shareholders of the parent company (136,771) (100,298) (137,724) (100,133) Non-controlling interest - - - - - Change in fair value of available-for-sale securities 693 5,973 693 5,973 Total comprehensive loss for the period (136,078) (94,325) (137,031) (94,160) <td>Net result of RE segment</td> <td>6,367</td> <td>(1,581)</td> <td>5,985</td> <td>(1,835)</td>	Net result of RE segment	6,367	(1,581)	5,985	(1,835)
Amortisation and depreciation charge (417) (531) (414) (387) Impairment charges and reversals, net (101,064) (45,676) (103,108) (48,275) Loss from asset write-offs (3,489) (2,191) (3,489) (2,191) (Loss)/profit on disposal of assets held for sale (202) 24 (132) (253) Loss before taxation (136,279) (99,399) (137,276) (99,860) Corporate income tax (492) (899) (448) (273) Loss for the period (136,771) (100,298) (137,724) (100,133) Attributable to: Shareholders of the parent company (136,771) (100,298) (137,724) (100,133) Non-controlling interest - - - - - - Change in fair value of available-for-sale securities 693 5,973 693 5,973 73 5,973 Attributable to: -<	Collaterals and assets under repossession expense	(396)	(165)	(396)	(165)
Impairment charges and reversals, net (101,064) (45,676) (103,108) (48,275) Loss from asset write-offs (3,489) (2,191) (3,489) (2,191) (Loss)/profit on disposal of assets held for sale (202) 24 (132) (253) Loss before taxation (136,279) (99,399) (137,276) (99,860) Corporate income tax (492) (899) (448) (273) Loss for the period (136,771) (100,298) (137,724) (100,133) Attributable to: Shareholders of the parent company (136,771) (100,298) (137,724) (100,133) Non-controlling interest - - - - - - Change in fair value of available-for-sale securities 693 5,973 693 5,973 733 Attributable to: -	Administrative expense	(13,336)	(15,891)	(12,742)	(11,100)
Loss from asset write-offs (3,489) (2,191) (3,489) (2,191) (Loss)/profit on disposal of assets held for sale (202) 24 (132) (253) Loss before taxation (136,279) (99,399) (137,276) (99,860) Corporate income tax (492) (899) (448) (273) Loss for the period (136,771) (100,298) (137,724) (100,133) Attributable to:	Amortisation and depreciation charge	(417)	(531)	(414)	(387)
(Loss)/profit on disposal of assets held for sale (202) 24 (132) (253) Loss before taxation (136,279) (99,399) (137,276) (99,860) Corporate income tax (492) (899) (448) (273) Loss for the period (136,771) (100,298) (137,724) (100,133) Attributable to: Shareholders of the parent company (136,771) (100,298) (137,724) (100,133) Non-controlling interest - - - - - Other comprehensive income: Change in fair value of available-for-sale securities 693 5,973 693 5,973 Attributable to: - - - - - - Change in fair value of available-for-sale securities 693 5,973 693 5,973 Total comprehensive loss for the period (136,078) (94,325) (137,031) (94,160) Attributable to: - - - - - Shareholders of the parent company (136,078) (94,325) (137,031) (94,160)		(101,064)	(45,676)	(103,108)	(48,275)
Loss before taxation(136,279)(99,399)(137,276)(99,860)Corporate income tax(492)(899)(448)(273)Loss for the period(136,771)(100,298)(137,724)(100,133)Attributable to: Shareholders of the parent company Non-controlling interest(136,771)(100,298)(137,724)(100,133)Other comprehensive income: Change in fair value of available-for-sale securities6935,9736935,973Total comprehensive loss for the period(136,078)(94,325)(137,031)(94,160)Attributable to: Shareholders of the parent company(136,078)(94,325)(137,031)(94,160)	Loss from asset write-offs	(3,489)	(2,191)	(3,489)	(2,191)
Corporate income tax(492)(899)(448)(273)Loss for the period(136,771)(100,298)(137,724)(100,133)Attributable to: Shareholders of the parent company Non-controlling interest(136,771)(100,298)(137,724)(100,133)Other comprehensive income: Change in fair value of available-for-sale securities6935,9736935,973Total comprehensive loss for the period(136,078)(94,325)(137,031)(94,160)Attributable to: Shareholders of the parent company(136,078)(94,325)(137,031)(94,160)	(Loss)/profit on disposal of assets held for sale	(202)	24	(132)	(253)
Loss for the period (136,771) (100,298) (137,724) (100,133) Attributable to:	Loss before taxation	(136,279)	(99,399)	(137,276)	(99,860)
Attributable to:Shareholders of the parent company(136,771)(100,298)(137,724)(100,133)Non-controlling interestOther comprehensive income:Change in fair value of available-for-sale securities6935,9736935,973Total comprehensive loss for the period(136,078)(94,325)(137,031)(94,160)Attributable to:Shareholders of the parent company(136,078)(94,325)(137,031)(94,160)	Corporate income tax	(492)	(899)	(448)	(273)
Attributable to:Shareholders of the parent company(136,771)(100,298)(137,724)(100,133)Non-controlling interestOther comprehensive income:Change in fair value of available-for-sale securities6935,9736935,973Total comprehensive loss for the period(136,078)(94,325)(137,031)(94,160)Attributable to:Shareholders of the parent company(136,078)(94,325)(137,031)(94,160)	Loss for the period	(136.771)	(100.298)	(137.724)	(100.133)
Shareholders of the parent company Non-controlling interest(136,771) (100,298)(137,724) (100,133)Other comprehensive income:Change in fair value of available-for-sale securities6935,9736935,973Total comprehensive loss for the period(136,078)(94,325)(137,031)(94,160)Attributable to: </td <td></td> <td></td> <td></td> <td></td> <td>(, ,</td>					(, ,
Non-controlling interest - </td <td></td> <td>(</td> <td>(</td> <td>(</td> <td>(</td>		((((
Other comprehensive income: Change in fair value of available-for-sale securities 693 5,973 693 5,973 Total comprehensive loss for the period (136,078) (94,325) (137,031) (94,160) Attributable to:		(136,771)	(100,298)	(137,724)	(100,133)
Change in fair value of available-for-sale securities6935,9736935,973Total comprehensive loss for the period(136,078)(94,325)(137,031)(94,160)Attributable to:	Non-controlling interest	-	-	-	-
Total comprehensive loss for the period (136,078) (94,325) (137,031) (94,160) Attributable to:	Other comprehensive income:				
Attributable to: (136,078) (94,325) (137,031) (94,160)	Change in fair value of available-for-sale securities	693	5,973	693	5,973
Shareholders of the parent company (136,078) (94,325) (137,031) (94,160)	Total comprehensive loss for the period	(136,078)	(94,325)	(137,031)	(94,160)
Shareholders of the parent company (136,078) (94,325) (137,031) (94,160)	Attributable to:				
		(136.078)	(94,325)	(137,031)	(94,160)
	Non-controlling interest	-	-	-	-

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Statements of Financial Position

	EUR 000's			
	2012	2011	2012	2011
	Group	Group	Company	Company
<u>Assets</u>				
Cash and deposits with central banks	-	7	-	7
Balances due from credit institutions	6,319	36,458	5,561	36,248
Shares and other non-fixed income securities	14	44	14	44
Bonds and other fixed income securities	111	6,312	111	6,312
Loans	396,280	605,076	447,930	644,100
Held-to-maturity securities	-	34,601	-	34,601
Fixed assets	154	403	138	397
Intangible assets	145	198	145	198
Investments in subsidiaries	-	-	36,571	88
Investment property	91,015	57,555	7,944	26,445
Other assets	16,686	22,257	11,324	13,533
Total assets	510,724	762,911	509,738	761,973
Liabilities				
Derivative financial instruments	-	2,402	-	2,402
Financial liabilities measured at amortised cost:				
- balances due to credit institutions and central banks	-	18,917	-	18,917
- deposits	-	38,011	-	38,011
- issued debt securities	551,672	609,029	551,672	609,029
Other liabilities	4,699	4,196	3,952	2,544
Subordinated liabilities	75,603	75,528	75,603	75,528
Total liabilities	631,974	748,083	631,227	746,431
Equity	· ·		·	
Paid-in share capital	442,552	442,552	442,552	442,552
Share premium	18,062	18,062	18,062	18,062
Fair value revaluation reserve – available-for-sale	,		,	,
securities	-	(693)	-	(693)
Accumulated losses	(581,864)	(445,093)	(582,103)	(444,379)
Total shareholders' equity attributable to the	. , ,	. , ,	. , ,	. , -,
shareholders of the Company	(121,250)	14,828	(121,489)	15,542
Non-controlling interest	-	-	-	-
Total equity	(121,250)	14,828	(121,489)	15,542
	510,724	762,911	509,738	761,973

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Statements of Changes in Equity

		EUR 000's				
Group	lssued share capital	Share premium	Fair value revaluation reserve	Retained earnings	Total equity	
Balance as at 31 December 2010	385,921	18,062	(6,666)	(344,795)	52,522	
Issue of new shares	56,631	-	-	-	56,631	
Loss for the period	-	-	-	(100,298)	(100,298)	
Other comprehensive income for the						
period	-	-	5,973	-	5,973	
Balance as at 31 December 2011	442,552	18,062	(693)	(445,093)	14,828	
Loss for the period	-	-	-	(136,771)	(136,771)	
Other comprehensive income for the						
period	-	-	693	-	693	
Balance as at 31 December 2012	442,552	18,062	-	(581,864)	(121,250)	

Company	lssued share capital	Share premium	Fair value revaluation reserve	Retained earnings	Total equity
Balance as at 31 December 2010	385,921	18,062	(6,666)	(344,245)	53,072
Issue of new shares	56,631	-	-	-	56,631
Loss for the period Other comprehensive income for the	-		-	(100,133)	(100,133)
period	-	-	5,973	-	5,973
Balance as at 31 December 2011	442,552	18,062	(693)	(444,379)	15,542
Loss for the period	-	-	-	(137,724)	(137,724)
Other comprehensive income for the period	-	_	693	-	693
Balance as at 31 December 2012	442,552	18,062	-	(582,103)	(121,489)

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Statements of Cash Flows

	EUR 000's			
	2012	2011	2012	2011
	Group	Group	Company	Company
Cash flows from operating activities				
Loss before tax	(136,278)	(99,399)	(137,276)	(99,860)
Amortisation and depreciation	417	531	414	387
Change in impairment allowances and other				
accruals	111,362	56,821	115,265	47,470
Other finance costs	37,321	40,020	37,321	40,020
Other non-cash items	(5,753)	(440)	(5,397)	(262)
Foreign currency transactions	(2,402)	(273)	(2,402)	(273)
Cash generated before changes in assets and				
liabilities	4,667	(2,740)	7,925	(12,518)
Decrease in loans and receivables	95,496	106,841	83,005	110,366
(Decrease)/ increase in deposits	(14,444)	(24,730)	(14,444)	(24,730)
(Increase)/decrease in other assets	(24,362)	13,389	(16,639)	14,582
(Decrease)/ increase in other liabilities	832	(22,173)	1,738	(19,273)
Cash generated from operating activities				
before corporate income tax	62,189	70,587	61,585	68,427
Corporate income tax paid	(492)	(899)	(448)	(273)
Net cash flows from operating activities	61,697	69,688	61,137	68,154
Cash flows from investing activities				
Purchase of intangible and fixed assets	(105)	(129)	(93)	(127)
Sale of subsidiaries	2,765	12,621	2,765	12,618
Sale of available-for-sale securities, net	182	86,992	182	90,948
Net cash flow from investing activities	2,842	99,484	2,854	103,439
Cash flows from financing activities				
Paid in share capital	-	56,631	-	56,631
Repayment of syndicated loan	-	(240,528)	-	(240,528)
Redemption of issued debt securities				
(principal)	(61,146)	(26,323)	(61,146)	(26,323)
Interest for issued debt securities	(28,520)	(41,144)	(28,520)	(41,144)
Interest for subordinated debt	(4,962)	(4,720)	(4,962)	(4,720)
Net cash flow from financing activities	(94,628)	(256,084)	(94,628)	(256,084)
Net cash flow for the reporting period	(30,089)	(86,914)	(30,637)	(84,491)
Cash and cash equivalents at the beginning of				
the reporting period	36,408	123,322	36,198	120,689
Cash and cash equivalents at the end of the				
reporting period	6,319	36,408	5,561	36,198

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