

**TRASTA KOMERCBANKA
INTERIM CONDENSED FINANCIAL STATEMENTS
AND CONSOLIDATED CONDENSED FINANCIAL STATEMENTS
FOR THE PERIOD ENDED
31 MARCH 2015**

**(prepared according to FCMC Regulations
On the Preparation of Public Quarterly Reports of Bank)**

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MANAGEMENT REPORT OF THE BANK (GROUP HOLDING COMPANY)

The Bank featured the beginning of 2015 with changes, a new strategy and business model, focusing on the ways to expand Bank's customer base, sales channels, product development and markets, as well as on the development of a new Bank's identity. As a result, on April 22, the Bank changed its corporate style, colour and logotype, becoming brighter, more up-to-date and open. The Bank launched its new website, which is technologically more advanced, informative and easy to use. The website design is responsive, which means that it is adapted to mobile devices. As one of the priorities of the Bank's work is to remain up-to-date with evolving technologies, using them on a daily basis, in the 1st quarter, the Bank continued to work on the implementation of its CRM system. The Bank has started its work on the establishing of Lifestyle website, which will be an separate website presenting exclusive offers to customers of the Bank. This work will be completed in summer 2015.

Compared to year end of 2014, the Bank's assets in the 1st quarter of 2015 have not changed significantly, amounting to EUR 573.43 million, which is only by EUR 7.68 million less than the final figure of 2014. Accordingly, by the end of the reporting period, the amount of attracted deposits was EUR 486.14 million, but the Bank's loan portfolio amounted to EUR 101.46 million. The Bank ended 1 st quarter of 2015 at a loss of EUR 0.85 million, which is basically due to investments the Bank made in business development and strategy changes. The Bank believes these investments will underpin the Bank's long-term strategy and development. The Bank's capital and reserves as at 31 March 2015 amounted to EUR 41.45 million.

The Bank's consolidation group consists of the subsidiary companies: "TKB Līzings" and its subsidiary "TKB Leasing Tajikistan", "TKB LU" and "Project 1"; and also "Heckbert C7 Holdings" and its subsidiary „Ferrous Kereskedelmi KFT". The amount of Group's assets as at the end of the reporting period was EUR 562.38 million, which is by EUR 11.75 million less than the final figure of 2014. The Group ended the first quarter of 2015 with a loss of EUR 2.40 million.

The management confirms that the consolidated financial statements and the separate financial statements set out on pages 4 to 25 for the period from 1 January 2015 to 31 March 2015 have been prepared consistently applying relevant accounting methods and the management's judgments and estimates in relation to preparation of these statements are reasonable and prudent. The management confirms that the applicable International Financial Reporting Standards have been used in the preparation of the financial statements and that these financial statements have been prepared on a going concern concept basis. The purpose of the statement is to present comprehensive information regarding the financial standing of the Bank and the Group, performance results, and the Bank's activities -related risks.

This financial report for the first quarter of 2015 has not been audited and it has been prepared based on unaudited financial statements for this period.

This financial report was approved by the Board of the Bank on May 25, 2015 and it is available on the Bank's website at www.tkb.eu.

On behalf of the Bank's management:



Svetlana Krasovska
First Vice-Chairman of the Board
Riga,
May 25, 2015

PROFIT AND LOSS STATEMENTS

EUR '000	Note	<u>The Group</u>		<u>The Bank</u>	
		<u>31.03.2015</u>	<u>31.03.2014</u>	<u>31.03.2015</u>	<u>31.03.2014</u>
Interest revenue		2 028	1 775	2 056	1 819
Interest expense		(808)	(690)	(808)	(690)
Dividends		0	0	0	0
Commission income		1 840	3 048	1 829	3 029
Commission expense		(245)	(300)	(245)	(299)
Net realized profit/loss on financial assets and liabilities at amortized cost		0	0	0	0
Net realized losses on available for sale financial assets		0	0	0	0
Net gains from trading financial assets		168	88	168	88
Net profit / loss on financial assets and financial liabilities at fair value through profit or loss statement		0	0	0	0
Changes in fair value due to risk minimization accounting		0	0	0	0
Net losses/gains from foreign currency trading and revaluation		31	333	268	536
Property, plant and equipment, investment property and intangible assets derecognition profit / loss		(18)	0	(18)	0
Other income		113	115	82	45
Other expenses		(1 310)	(716)	(112)	(96)
Administrative expenses		(3 723)	(3 106)	(3 612)	(3 092)
Depreciation		(221)	(237)	(218)	(235)
Result of forming reserves, net	9	(243)	(90)	(244)	(90)
Impairment losses		71	(21)	71	(21)
Profit/(loss) before corporate income tax		(2 317)	199	(783)	994
Corporate income tax		(83)	(58)	(62)	(37)
Profit/loss for the period		(2 400)	141	(845)	957

BALANCE SHEET

EUR '000	Note	The Group		The Bank	
		31.03.2015	31.12.2014	31.03.2015	31.12.2014
Cash and balances due from central banks		5 269	8 817	5 269	8 817
Due from credit institutions on demand	10	113 225	184 375	113 168	184 324
Held for trading financial assets	12 (1)	7 028	1 557	7 028	1 557
Financial assets classified at fair value through profit and loss statement		0	0	0	0
Available for sale financial assets	12 (2)	167 902	132 999	167 902	132 999
Loans and receivables	13	88 824	87 477	101 464	98 826
Held to maturity investments	11	114 183	106 942	114 183	106 942
Interests risk protected portfolio share' s fair value changes		0	0	0	0
Accrued income and deferred expenses		544	293	509	252
Property and equipment		10 249	10 369	10 200	10 314
Long-term projects costs	14	10 107	10 091	4 077	4 061
Intangible assets		592	366	590	365
Investments in share capital of subsidiary	15	6 251	9 755	14 849	14 849
Corporate income tax assets		592	588	412	412
Other assets	16	37 618	20 504	33 779	17 393
TOTAL ASSETS		562 384	574 133	573 430	581 111
Due to central banks		8 743	3 742	8 743	3 742
Due to credit institutions on demand		2 030	2 204	2 030	2 204
Financial liabilities held for trading		0	5	0	5
Financial liabilities classified at fair value through profit and loss statement		0	0	0	0
Financial liabilities at amortised cost	17	513 182	529 738	513 187	529 758
Financial liabilities resulting from transfer of financial assets		0	0	0	0
Interest risk protected portfolio share' s fair value changes		0	0	0	0
Accrued expenses and deferred income		1 149	1 092	1 213	1 051
Reserves for potential liabilities		0	0	0	0
Corporate income tax liabilities		0	1	0	0
Other liabilities	18	6 970	2 565	6 812	2 430
TOTAL LIABILITIES		532 074	539 347	531 985	539 190
Equity and reserves		30 310	34 786	41 445	41 921
TOTAL LIABILITIES AND EQUITY AND RESERVES		562 384	574 133	573 430	581 111
OFF-BALANCE SHEET ITEMS					
Contingent liabilities	19	5 590	5 912	5 590	5 912
Commitments to customers	19	15 874	13 201	20 078	15 983

STATEMENTS OF CHANGES IN EQUITY AND RESERVES AND CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY

(1) The Group

EUR '000	Share capital	Share premium	Reserve capital and other reserves	Available for sale financial asset revaluation reserves	Foreign exchange translation reserve	Retained earnings	Total	Non-controlling interest	Total equity and reserves
BALANCE AS AT 31 DECEMBER 2013	20 642	158	6 229	21	305	23 769	51 124	4 648	55 772
<i>Net profit for the period</i>	0	0	0	0	0	296	296	(155)	141
<i>Other comprehensive loss</i>	0	0	0	(37)	(3 463)	0	(3 500)	(1 166)	(4 666)
Total comprehensive loss	0	0	0	(37)	(3 463)	296	(3 204)	(1 321)	(4 525)
BALANCE AS AT 31 MARCH 2014	20 642	158	6 229	(16)	(3 158)	24 065	47 920	3 327	51 247
BALANCE AS AT 31 DECEMBER 2014	20 642	158	6 229	148	(4 980)	10 109	32 306	2 480	34 786
<i>Net loss for the period</i>	0	0	0	0	0	(2 089)	(2 089)	(311)	(2 400)
<i>Other comprehensive loss</i>	0	0	0	369	(1 868)	0	(1 499)	(577)	(2 076)
Total comprehensive loss	0	0	0	369	(1 868)	(2 089)	(3 588)	(888)	(4 476)
BALANCE AS AT 31 MARCH 2015	20 642	158	6 229	517	(6 848)	8 020	28 718	1 592	30 310

(2) The Bank

EUR' 000	Share capital	Share premium	Reserve capital and other reserves	Available for sale financial asset revaluation reserves	Retained earnings	Total equity and reserves
BALANCE AS AT 31 DECEMBER 2013	20 642	158	5 412	21	28 314	54 547
<i>Net profit for the period</i>	0	0	0	0	957	957
<i>Other comprehensive loss</i>	0	0	0	(37)	0	(37)
Total comprehensive income	0	0	0	(37)	957	920
BALANCE AS AT 31 MARCH 2014	20 642	158	5 412	(16)	29 271	55 467
BALANCE AS AT 31 DECEMBER 2014	20 642	158	5 412	148	15 561	41 921
<i>Net loss for the period</i>	0	0	0	0	(845)	(845)
<i>Other comprehensive income</i>	0	0	0	369	0	369
Total comprehensive loss	0	0	0	369	(845)	(476)
BALANCE AS AT 31 MARCH 2015	20 642	158	5 412	517	14 716	41 445

STATEMENTS OF CASH FLOWS AND CONSOLIDATED STATEMENTS OF CASH FLOWS

EUR '000	The Group		The Bank	
	31.03.2015	31.03.2014	31.03.2015	31.03.2014
Cash flow as a result of operating activity:				
Profit/(Loss) before corporate income tax	(2 317)	199	(783)	994
Amortisation and depreciation	221	237	218	235
Increase/(decrease) in allowance for impairment of loans	1 810	50	1 811	50
Other assets impairment loss / (gain)	(88)	(9)	(88)	(11)
Foreign currency revaluation (profit) loss	931	491	807	382
(Gain)/loss from revaluation of financial assets	(167)	676	(167)	676
(Gain)/loss from revaluation of other non-current assets	0	(54)	0	0
Gain on disposal of other non-current assets	18	0	18	0
Gain from partial disposal of subsidiary	0	0	0	0
Gain/(loss) from investment in equity accounted investee	1 184	591	0	0
Loss on disposal of fixed and intangible assets	0	0	0	0
Increase in cash and cash equivalents from operating activities before changes in assets and liabilities	1 592	2 181	1 816	2 326
Decrease of held for trading financial assets	(5 448)	666	(5 448)	666
(Increase)/decrease in due from credit institutions	2 636	1 204	2 636	1 204
(Increase)/decrease in loans	(3 274)	(1 539)	(4 566)	(2 479)
(Increase)/decrease in accrued income and deferred expense	(208)	(228)	(214)	(219)
Decrease / (increase) in other assets	(3 355)	(6 756)	(2 627)	(6 308)
Decrease in due to credit institutions	800	(1)	800	(1)
(Decrease)/increase in deposits	(14 069)	23 551	(14 084)	24 904
(Decrease)/increase in accrued expenses and deferred income	57	(103)	162	(106)
Increase/(decrease) in other liabilities	4 285	3 954	4 262	2 842
(Decrease)/increase in cash and cash equivalents from operating activities before corporate income tax	(16 984)	22 929	(17 263)	22 829
Corporate income tax paid	(88)	(78)	(62)	(37)
(Decrease)/increase in cash and cash equivalents from operating activities	(17 072)	22 851	(17 325)	22 792
Cash flows from investing activities				
Purchase of tangible and intangible fixed assets, net	(327)	(89)	(329)	(88)
(Increase)/decrease in available-for-sale financial assets	(34 534)	(13 326)	(34 534)	(13 326)
Purchase of investments in share capital of subsidiary	0	0	0	0
Purchase of other non-current assets	(16)	(22)	(16)	(22)
Proceeds from sale of other non-current assets	0	0	0	0
Decrease in cash and cash equivalents from investing activities	(34 877)	(13 437)	(34 879)	(13 436)

STATEMENTS OF CASH FLOWS AND CONSOLIDATED STATEMENTS OF CASH FLOWS (continued)

EUR '000	<u>The Group</u>		<u>The Bank</u>	
	<u>31.03.2015</u>	<u>31.03.2014</u>	<u>31.03.2015</u>	<u>31.03.2014</u>
Cash flows from financing activities				
Subordinated liabilities issue	660	340	660	340
Subordinated liabilities repayment	(50)	0	(50)	0
Issue of debt securities	0	0	0	0
(Decrease)/increase in cash and cash equivalents from financing activities	610	340	610	340
(Decrease)/increase in cash and cash equivalents	(51 339)	9 754	(51 594)	9 696
Cash and cash equivalents at the beginning of the period	277 278	210 647	277 227	210 627
Foreign currency revaluation (loss)/profit	(152)	(448)	97	(447)
Cash and cash equivalents at the end of the period	225 787	219 953	225 730	219 876

Cash and cash equivalents are calculated as follows

EUR '000	<u>The Group</u>		<u>The Bank</u>	
	<u>31.03.2015</u>	<u>31.03.2014</u>	<u>31.03.2015</u>	<u>31.03.2014</u>
Due from credit institutions with a maturity of less than 3 months	222 548	132 172	222 491	132 095
Cash and balances due from the Bank of Latvia and other Central Banks	5 269	88 525	5 269	88 525
Due to credit institutions with a maturity of less than 3 months	(2 030)	(744)	(2 030)	(744)
CASH AND CASH EQUIVALENTS	225 787	219 953	225 730	219 876

NOTES TO THE FINANCIAL STATEMENTS AND CONSOLIDATED FINANCIAL STATEMENTS

1 GENERAL INFORMATION

JSC "Trasta Komercbanka" (hereinafter - the Bank) has been registered as a joint stock company, in the Latvian Register of Companies with identification No. LV40003029667, and operates under the legislation of the Republic of Latvia and Credit institution license No.8 issued by the Bank of Latvia. The head office of the Bank is located in Miesnieku street 9, Riga, Latvia, LV-1050. The Bank provides full scope of banking services, however, the priority of the Bank is exclusive banking services for private individuals and companies.

This financial statements were approved by the Board of the Bank on 25 May 2015.

2 ACCOUNTING AND ASSESSMENT PRINCIPLES

(1) General principles

These interim condensed financial statements have been prepared in accordance with International Accounting Standard 34 as adopted by European Union and do not include a complete set of financial statements as required by IAS 1 „*Presentation of Financial Statements*”. Therefore, to obtain a complete view of Bank’ s activities, these interim condensed financial statements should be analyzed together with the Group’ s and Bank’s financial statements for the previous reporting year.

The monetary unit used in the financial statements is **the euro (EUR)**, the monetary unit of the Republic of Latvia. All amounts in the financial statements are reported in **thousands of euro (EUR000’s)**.

The Bank maintains its accounts based on appropriate accounting methods and policies which have been applied on a consistent basis. Since the end of the previous reporting year, no other changes in accounting policies have been made.

(2) Consolidation principles

The Bank has consolidated its subsidiaries in the consolidated financial statements according to International Accounting Standard 27. The consolidation was based on control over the subsidiaries arising from the majority of voting rights in the subsidiaries.

(3) Foreign currency exchange rates

		<u>31.03.2015</u>	<u>31.12.2014.</u>	<u>31.03.2014</u>
EUR 1 =	USD	1.0759	1.2141	1.3788
	GBP	0.7273	0.7789	0.8282
	RUB	62.440	72.337	48.780
	LVL	0.702804	0.702804	0.702804

NOTES TO THE FINANCIAL STATEMENTS AND CONSOLIDATED FINANCIAL STATEMENTS

3 PERFORMANCE INDICATORS

Position	31.03.2015	31.03.2014
Return on equity (ROE) (%) ¹	-7.70	6.91
Return on assets (ROA) (%) ²	-0.56	0.76

¹ Ratio on profit/losses (after tax) against the Bank's average amount of capital and reserves.

² Ratio on profit/losses (after tax) against the Bank's average amount of assets.

4 MANAGEMENT OF THE BANK (GROUP HOLDING COMPANY)

(1) Paid fixed capital

As on 31 March 2015, the Bank's paid-up share capital amounted to 20 642 thousand euro, consisting of 20,641,316 ordinary voting shares with the nominal value 1 EUR per share (2014: 20 642 thousand euro).

The total number of shareholders is 42, of which 11 are legal entities and 31 are individuals.

List of shareholders:

Shareholder	Country	Shareholding 31 March 2015		Shareholding 31 December 2014	
		%	EUR'000	%	EUR'000
I.Buimisters	Latvia	43.21	8 920	43.21	8 920
SIA "C&R Invest"	Latvia	14.63	3 019	14.63	3 019
C.E.G. Treherne	Great Britain	9.31	1 922	9.31	1 922
GCK Holdings		7.42	1 531	7.42	1 531
Netherlands B.V.	Netherlands				
Rikam Holding S.A.-SPF	Luxembourg	7.29	1 505	7.29	1 505
Figon Co Limited	Cyprus	3.41	703	3.41	703
Another shareholders		14.73	3 042	14.73	3 042

NOTES TO THE FINANCIAL STATEMENTS AND CONSOLIDATED FINANCIAL STATEMENTS
4 MANAGEMENT OF THE BANK (GROUP HOLDING COMPANY) (continued)
(2) Composition of the board and council of the Bank (Group Holding Company)
Supervisory Council

Name, surname	Positions	Election date
Igors Buimisters	Chairman of the Council	24.03.2006, reelected 28.03.2014.
Alfrēds Čepānis	Member of the Council	30.03.1999, reelected 28.03.2014.
Artemiy Yershov	Member of the Council	28.03.2014

During the reporting period no changes in the composition of the Council occurred.

Management Board

Name, surname	Positions	Election date
Gundars Grieze	Chairman of the Board	28.06.1999, reelected 26.03.2015
Svetlana Krasovska	First vice-chairman of the Board	24.10.1995, reelected 26.03.2015
Viktors Ziemelis	Vice-chairman of the Board	28.03.2003, reelected 26.03.2015
Māris Fogelis	Member of the Board	28.06.1999, reelected 26.03.2015
Edgars Diure	Member of the Board	23.03.2006, reelected 26.03.2015
Jeļena Ignatjeva	Member of the Board	26.03.2015.

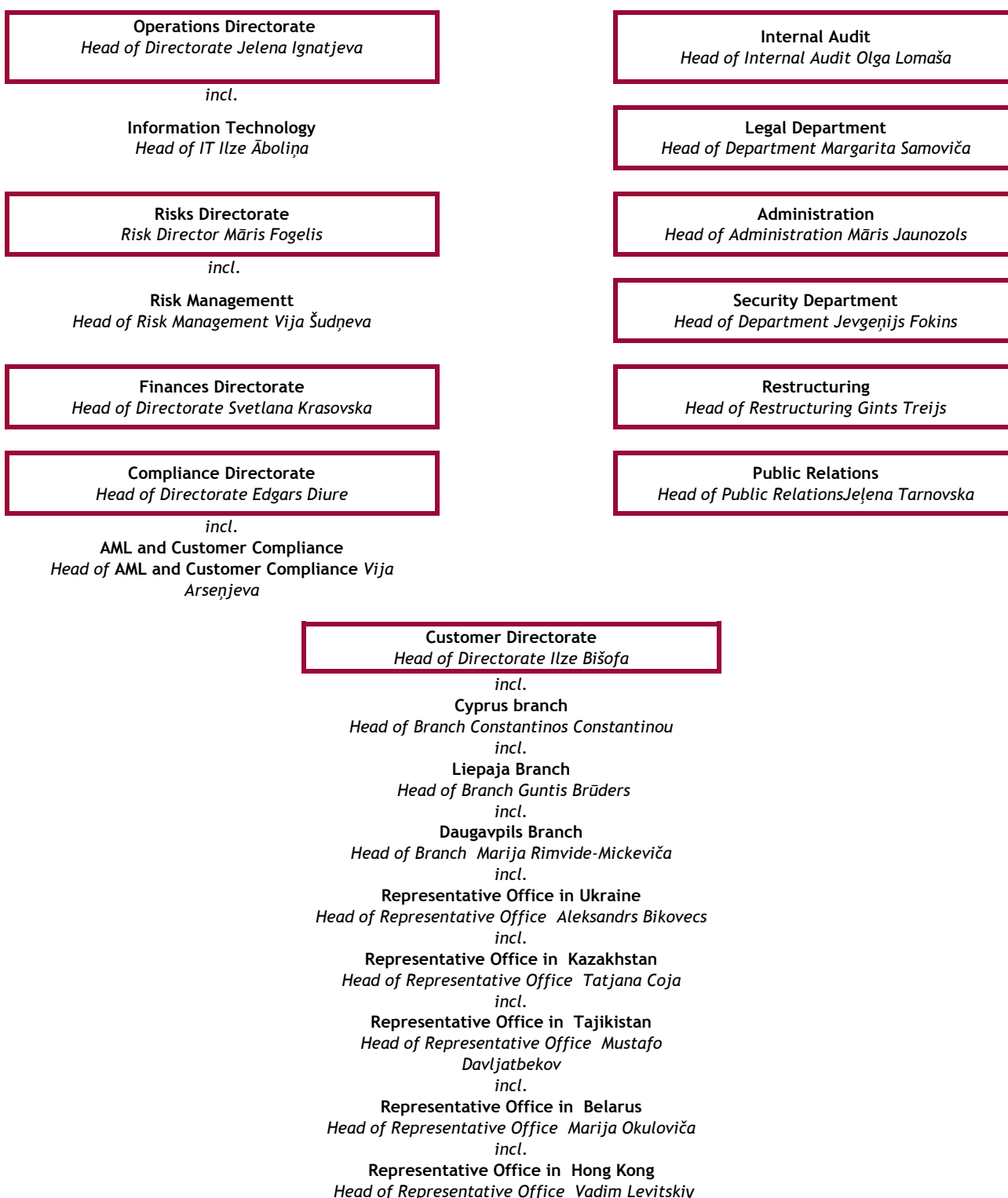
During the reporting period Jeļena Ignatjeva was elected as a member of the Board. Tatjana Konnova left the office. Other changes in the composition of the Board did not occur.

NOTES TO THE FINANCIAL STATEMENTS AND CONSOLIDATED FINANCIAL STATEMENTS

4 MANAGEMENT OF THE BANK (GROUP HOLDING COMPANY) (continued)

(3) Structure of the Bank (Group Holding Company)

JSC "TRASTA KOMERCBANKA"



NOTES TO THE FINANCIAL STATEMENTS AND CONSOLIDATED FINANCIAL STATEMENTS

4 MANAGEMENT OF THE BANK (GROUP HOLDING COMPANY) (continued)

(4) Strategy and Objectives of the Bank (Group Holding Company)

The Bank has positioned itself as an international private bank for chosen clientele whom the Bank provide with exclusive and high-quality financial services using the most advanced modern technologies.

The Bank chooses conservative development strategy that does not pursue maximum profit, which in its turn requires risky investments, thus the Bank achieves its main purpose, retains shareholders equity and profitability.

The Bank is an international bank providing services to its customers through a network of its international representative offices and branches.

Objectives of the Bank:

- ✓ To ensure Bank's profitability and to strive to achieve the return on assets (ROA) not less than 1%.
- ✓ To maintain the Bank's capital at a proper level for operation and to secure the internal capital adequacy ratio not less than 13.68%.
- ✓ The Bank will seek to increase revenue diversification, giving priority to operation with lower capital requirements.
- ✓ To increase the number of customers and offer of new products, which would allow to attract selected clientele with high demands.
- ✓ To facilitate highly professional customer service.
- ✓ To develop the funding of measures that promote export. To participate in co-financing of projects of the EU structural funds and Latvia's Guarantee Agency.
- ✓ To continue upgrading of qualification of the existing staff and to recruit new high-quality specialists.
- ✓ To follow and be aware of IT novelties and to facilitate their timely implementation in the Bank's activities; to modernize the Bank's remote communication tools and service systems.
- ✓ To secure 100% of Trastnet functioning at all times. To focus on speed and simplicity as main objectives in development of the information technology.
- ✓ To ensure the highest standards in the Bank's compliance monitoring, continuing staff training and implementation of necessary technologies.
- ✓ To continue developing of the Bank's service network, opening of Bank's branches and representative offices in regions of prime importance for customers.
- ✓ To enhance the Bank's current image of a customer oriented and international bank (to promote developing of goodwill in the target audience, meanwhile contributing to attraction of quality customers, and increasing of loyalty of the existing customers.

Values of the Bank:

- ✓ Customers are the Bank's core value. Developing of profitable customers' business is the basis for successful operation of the Bank.
- ✓ The Bank's reputation is in the focus of its attention. The Bank closely follows requirements. The Bank does not cooperate with the customers and does not perform transactions that cause doubts as far as the said requirements are considered. The Bank does not provide services to high-risk customers who do not have their business history.
- ✓ Conservative approach is at the basis of the Bank's development concept.
- ✓ The Bank considers its personnel to be the main factor for achieving the Bank's mission. The Bank caters for professional growth of its personnel and takes care of its employees.

NOTES TO THE FINANCIAL STATEMENTS AND CONSOLIDATED FINANCIAL STATEMENTS
5 COMPOSITION OF THE CONSOLIDATED GROUP

The consolidation group of the Bank consists of the Bank, and its subsidiaries *TKB Līzings and its subsidiary TKB Leasing Tajikistan* and „TKB LU” and its subsidiary „Project 1”; and “Heckbert C7 Holdings” and its subsidiary “Ferrous Kereskedelmi KFT”. The description of “Heckbert C7 Holdings” and “Ferrous Kereskedelmi KFT” is provided in Note 15 herein. Services provided by the above mentioned companies of the Group extend the range of services offered by the Bank.

No	Name of commercial company	Registration place code , registration address	Type of activity of commercial company *	Share in the fixed capital (%)	Voting share in commercial company (%)	Grounds for inclusion in the Group**
1	TKB Līzings, Ltd., LV-40003591059	9 Miesnieku, Riga, LV	LC	100	100	SC
2	CJSC TKB Leasing Tajikistan TJ-0210013797	TJ, Dushanbe, Pr.Rudaki 100, Tajikistan	LC	75.10	75.10	SSC
3	TKB LU LLC UA-15561020000043994	UA, Odesa, Genuezka 24a-321	AC	100	100	SSC
4	Project 1 LLC UA-15561020000044353	UA, Odesa, Genuezka 24a-321	AC	100	100	SSC
5	Heckbert C7 Holdings Limited CY-HE134861	CY, Nicosia, Kritonos 21, Cyprus	AFI	75.36	75.36	SC
6	Ferrous Kereskedelmi KFT HU-01-09-717395	HU, Budapest, 3 Szegedi street, Hungary	AFI	100	100	SSC

* - CI -credit institutions , EMI - electronic money institution, , IBC - investment brokerage company, IMC- investment management company , PF - pension fund, LC - leasing company , AFI - another financial institution, ASC - ancillary services company, AC - auxiliary company, FMC - financial management company.

** - SC - subsidiary company, SSC - subsidiary of the subsidiary company , PC - parent company, SPC - subsidiary of the parent company , OC - other company.

NOTES TO THE FINANCIAL STATEMENTS AND CONSOLIDATED FINANCIAL STATEMENTS
6 RISK CONTROL AND MANAGEMENT

Information on the Bank's risk management policies is provided in the audited financial statements 2014 of AS TRASTA KOMERCBANKA, posted on the Bank's website (www.tkb.eu), Note 41 of the statements (pp.69-76), and in the Information Disclosure Statements of 2014 (pp. 2 to 16), and since this publication of information it has not changed significantly.

7 SUMMARY REPORT OF EQUITY AND MINIMUM CAPITAL REQUIREMENTS

ID	Item	COREP ID	The Group		The Bank	
			31.03.2015	31.12.2014	31.03.2015	31.12.2014
1.	Own funds (1.1.+1.2.)	C 01.00 1	25 644	49 130	26 696	58 192
1.1.	Tier 1 capital (1.1.1.+1.1.2.) *	C 01.00 1.1.	18 987	32 346	25 159	41 408
1.1.1.	Common equity tier 1 capital	C 01.00 1.1.1.	18 987	32 346	25 159	41 408
1.1.2.	Additional tier 1 capital	C 01.00 1.1.2.	0	0	0	0
1.2.	Tier 2 capital *	C 01.00 1.2.	6 657	16 784	1 537	16 784
2.	Total risk exposure amount (2.1.+2.2.+2.3.+2.4.+2.5.+2.6.+2.7.)	C 02.00 1.	267 350	269 790	278 550	276 579
2.1.	Risk weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries	C 02.00 1.1.	224 079	231 243	236 176	239 538
2.2.	Total risk exposure amount for settlement/delivery	C 02.00 1.2.	0	0	0	0
2.3.	Total risk exposure amount for position, foreign exchange and commodities risks	C 02.00 1.3.	3 299	3 132	2 492	1 950
2.4.	Total risk exposure amount for operational risk	C 02.00 1.4.	39 972	35 415	39 882	35 091
2.5.	Total risk exposure amount for credit valuation adjustment	C 02.00 1.6.	0	0	0	0
2.6.	Total risk exposure amount related to large exposures in the trading book	C 02.00 1.7.	0	0	0	0
2.7.	Other risk exposure amounts	C 02.00 1.8.	0	0	0	0
3.	Capital ratios and capital levels					
3.1.	CET 1 capital ratio (1.1.1./2.*100)	C 03.00 1.	7.10	11.99	9.03	14.97
3.2.	Surplus (+)/Deficit (-) of CET 1 capital (1.1.1.-2.*4.5%)	C 03.00 2.	6 956	20 205	12 624	28 962
3.3.	Tier 1 capital ratio (1.1./2.*100)	C 03.00 3.	7.10	11.99	9.03	14.97
3.4.	Surplus (+)/ deficit (-) of Tier1 capital (1.1.-2.*6%)	C 03.00 4.	2 946	16 159	8 446	24 813
3.5.	Total capital ratio (1./2.*100)	C 03.00	9.59	18.21	9.58	21.04

NOTES TO THE FINANCIAL STATEMENTS AND CONSOLIDATED FINANCIAL STATEMENTS

		5.				
3.6.	Surplus(+)/Deficit(-) of total capital (1.-2.*8%)	C 03.00 6.	4 256	27 547	4 412	36 066
4.	Combined buffer requirement (4.1.+4.2.+4.3.+4.4.+4.5.)	C 04.00 27.	0	0	0	0
4.1.	Capital conservation buffer (%)		2.5	2.5	2.5	2.5
4.2.	Institution specific countercyclical capital buffer (%)		0	0	0	0
4.3.	Systemic risk buffer (%)		0	0	0	0
4.4.	Systemical important institution buffer (%)		0	0	0	0
4.5.	Other Systemically Important Institution buffer (%)		0	0	0	0
5.	Capital ratios due to Pillar II adjustments					
5.1.	Own funds requirements related to Pillar II adjustments *	C 04.00 28.	0	(20 282)	0	(29 159)
5.2.	CET1 capital ratio including Pillar II adjustments	C 03.00 7.	7.10	8.23	9.03	9.70
5.3.	Tier 1 capital ratio including Pillar II adjustments	C 03.00 9.	7.10	8.23	9.03	9.70
5.4.	Total capital ratio including Pillar II adjustments	C 03.00 11.	9.59	10.69	9.58	10.50

* Information about this decrease is provided in Notes 11, 13, 14, 15 and 16.

8 THE BANK LIQUIDITY RATIO

ID	Position	31.03.2015.	31.12.2014.
1.	Liquid assets (1.1.+1.2.+1.3.+1.4.)	383 109	401 079
1.1.	Cash	1 047	1 499
1.2.	Claims on demand on Central Bank	4 222	7 318
1.3.	Claims on demand on solvent credit institutions	213 543	262 188
1.4.	Liquid securities	164 297	130 074
2.	Current liabilities (with remaining maturity up to 30 days) (2.1.+2.2.+2.3.+2.4.+2.5.+2.6.)	492 894	499 853
2.1.	Liabilities to credit institutions	2 030	2 204
2.2.	Deposits	463 267	478 909
2.3.	Issued debt securities	0	0
2.4.	Cash in transit	4 644	1 083
2.5.	Other current liabilities	3 492	2 848
2.6.	Off-balance liabilities	19 461	14 809
3.	Liquidity ratio (1.:2.) (%)	77.73%	80.24%
4.	Minimum liquidity ratio	30%	30%"

NOTES TO THE FINANCIAL STATEMENTS AND CONSOLIDATED FINANCIAL STATEMENTS
9 RESULT OF FORMING RESERVES, NET

EUR '000	<u>The Group</u>		<u>The Bank</u>	
	<u>31.03.2015</u>	<u>31.03.2014</u>	<u>31.03.2015</u>	<u>31.03.2014</u>
Balance as at 1 January	25 323	21 149	23 691	19 645
<i>incl. for due from credit institutions</i>	863	0	863	0
<i>incl. for loans</i>	24 460	21 149	22 828	19 645
Additional <i>individual</i> allowance	340	204	340	204
Change in <i>collective</i> allowance	(8)	(2)	(8)	(2)
Release of <i>individual</i> allowances	(89)	(112)	(88)	(112)
Interest on loans, which are recognized as impaired	0	0	0	0
Write-off credits	(1 092)	(745)	(1 092)	(745)
Effect of changes in currency exchange rates	1 567	(40)	1 567	(40)
Balance as at 31 March	26 041	20 454	24 410	18 950
<i>incl. for due from credit institutions</i>	0	0	0	0
<i>incl. for loans</i>	26 041	20 454	24 410	18 950

10 DUE FROM CREDIT INSTITUTIONS ON DEMAND

EUR '000	<u>The Group</u>		<u>The Bank</u>	
	<u>31.03.2015</u>	<u>31.12.2014</u>	<u>31.03.2015</u>	<u>31.12.2014</u>
Due from credit institutions registered in the Republic of Latvia	2 737	13 404	2 737	13 404
Due from credit institutions registered in the foreign countries	110 488	170 971	110 431	170 920
	113 225	184 375	113 168	184 324

11 HELD TO MATURITY INVESTMENTS

EUR '000	<u>The Group</u>		<u>The Bank</u>	
	<u>31.03.2015</u>	<u>31.12.2014</u>	<u>31.03.2015</u>	<u>31.12.2014</u>
Other claims on credit institutions -				
- <i>With a maturity of up to 3 months -</i>				
Due from credit institutions registered in the Republic of Latvia	0	0	0	0
Due from credit institutions registered in the foreign countries *	109 323	86 290	109 323	86 290
- <i>With a maturity of more than 3 months -</i>				
Due from credit institutions registered in the foreign countries *	4 860	21 515	4 860	21 515
	114 183	107 805	114 183	107 805
Impairment allowances, <i>individually assessed</i>	0	(863)	0	(863)
	114 183	106 942	114 183	106 942

* On December 31, 2014, the claims against two Ukrainian banks, Nadra Bank and Deltabank, for a total of 12.8 million euro were included in this item. These banks in February and March 2015 were declared as insolvent. In order to satisfy its claims and recover the money, the Bank entered into transactions that resulted in the replacement of the claims against the aforementioned banks with the ownership to an unfinished construction facility in the centre of Kyiv (Note 16). In connection with these exposures, in 2014, the Bank made adjustment to the capital adequacy calculation (reduction) in the amount of 10,467 thousand euro (Note 7).

NOTES TO THE FINANCIAL STATEMENTS AND CONSOLIDATED FINANCIAL STATEMENTS
12 (1) HELD FOR TRADING FINANCIAL ASSETS

EUR '000	<u>The Group</u>		<u>The Bank</u>	
	<u>31.03.2015</u>	<u>31.12.2014</u>	<u>31.03.2015</u>	<u>31.12.2014</u>
Fixed income securities	7 025	2 187	7 025	1 557
- Government debt securities -				
Investment amount of government debt securities	3 041	707	3 041	707
Government debt securities revaluation profit/(losses), net	20	10	20	10
	3 061	717	3 061	717
- Debt securities of other institutions -				
Investment amount of debt securities of other institutions	3 927	813	3 927	813
Revaluation losses of debt securities of other institutions, net	37	27	37	27
	3 964	840	3 964	840
Equity shares and other non-fixed income securities	0	0	0	0
Investments in equity shares	0	0	0	0
Changes on revaluation of equity investments, net	0	0	0	0
Derivatives	3	0	3	0
	7 028	1 557	7 028	1 557

12 (2) AVAILABLE FOR FINANCIAL ASSETS

EUR'000	<u>'The Group</u>		<u>The Bank</u>	
	<u>31.03.2015</u>	<u>31.12.2014</u>	<u>31.03.2015</u>	<u>31.12.2014</u>
Fixed income securities	167 858	132 955	167 858	132 955
- Government debt securities -				
Investment amount of government debt securities	167 125	132 591	167 125	132 591
Government debt securities revaluation profit/(losses), net	593	224	593	224
	167 718	132 815	167 718	132 815
- Debt securities of other institutions -				
Investment amount of debt securities of other institutions	216	216	216	216
Revaluation losses of debt securities of other institutions, net	(76)	(76)	(76)	(76)
	140	140	140	140
Equity shares and other non-fixed income securities	44	44	44	44
Investments in equity shares and other non-fixed income securities	44	44	44	44
Changes on revaluation of equity investments, net	0	0	0	0
	167 902	132 999	167 902	132 999

NOTES TO THE FINANCIAL STATEMENTS AND CONSOLIDATED FINANCIAL STATEMENTS

12 (3) Presented below is the analysis of geographic concentration of financial instruments items:

<u>31 March 2015</u>	<u>Latvia</u>	<u>EU*</u>	<u>USA</u>	<u>Russia</u>	<u>Other countries</u>	<u>Total</u>
Fixed income securities	22 009	16 755	130 519	4 031	1 569	174 883
- <i>Government debt securities -</i>	21 869	16 185	130 171	1 288	1 266	170 779
- <i>Debt securities of other institutions -</i>	140	570	348	2 743	303	4 104
Equity shares and other non-fixed income securities	0	44	0	0	0	44
Fixed income securities - short positions	0	0	0	0	0	0
- <i>Government debt securities -</i>	0	0	0	0	0	0
	22 009	16 799	130 519	4 031	1 569	174 927

* The government debt securities portfolio includes debt securities of different EU (Austria, Finland, Germany, Poland, Italy, Lithuania and Estonia) countries. None of the items of financial instruments of national positions, except Latvia, Austria, Finland and the USA, exceeds 10% of the Bank's equity.

<u>31 December 2014</u>	<u>Latvia</u>	<u>EU*</u>	<u>USA</u>	<u>Russia</u>	<u>Other countries</u>	<u>Total</u>
Fixed income securities	17 688	13 147	103 181	0	496	134 512
- <i>Government debt securities -</i>	17 548	12 774	102 966	0	244	133 532
- <i>Debt securities of other institutions -</i>	140	373	215	0	252	980
Equity shares and other non-fixed income securities	0	44	0	0	0	44
Fixed income securities - short positions	0	0	0	0	0	0
- <i>Government debt securities -</i>	0	0	0	0	0	0
	17 688	13 191	103 181	0	496	134 556

* The government debt securities portfolio includes debt securities of different EU countries (Austria, Finland, Germany, Poland, Italy and Estonia). None of the items of financial instruments of national positions, except Latvia and the USA, exceeds 10% of the Bank's equity.

NOTES TO THE FINANCIAL STATEMENTS AND CONSOLIDATED FINANCIAL STATEMENTS

EUR '000	<u>The Group</u>		<u>The Bank</u>	
	<u>31.03.2015</u>	<u>31.12.2014</u>	<u>31.03.2015</u>	<u>31.12.2014</u>
13 LOANS AND RECEIVABLES				
Private non-financial corporations	90 498	87 702	83 055	78 670
Households	16 793	16 232	16 498	15 825
Financial institutions	6 172	6 251	24 950	25 446
Employees	1 402	1 752	1 371	1 713
Total gross loans	114 865	111 937	125 874	121 654
Impairment allowances, <i>individually assessed</i> *	(25 991)	(24 402)	(24 360)	(22 770)
Impairment allowances, <i>collectively assessed</i>	(50)	(58)	(50)	(58)
	88 824	87 477	101 464	98 826

* According to the Bank's loan assessment, made by the Financial and Capital Market Commission, the Bank has to make additional provisions in the amount of EUR 3 684 thousand (on 31.12.2014. - EUR 3 473 thousand). In performing its loan assessment, the Bank applies the FCMC Regulations On Assets Quality Assessment and Provisioning which provides for making additional provisions in accordance with international accounting standards. Given that the Bank's assessment of the respective loans does not show any impairment in value, the Bank does not agree with the assessment of the FCMC. According to the FCMC Regulations in such a case the Bank has to perform its capital adequacy calculation adjustment (reduction) for this amount, less the risk-weighting factor that is EUR 3 320 thousand (on 31.12.2014. - EUR 3 132 thousand (Note 7)).

Loans by types of loans may be specified as follows:

Mortgage loans	32 060	32 282	31 214	31 061
Commercial loans	32 337	30 874	51 115	50 069
Industrial loans	12 901	11 470	12 901	11 470
Finance lease	6 915	8 248	0	0
Overdrafts	14 210	12 796	14 210	12 796
Reverse REPO	0	0	0	0
Consumer loans	360	377	352	368
Factoring	1 994	2 181	1 994	2 181
Payment card loans	762	791	762	791
Other	13 326	12 918	13 326	12 918
	114 865	111 937	125 874	121 654

NOTES TO THE FINANCIAL STATEMENTS AND CONSOLIDATED FINANCIAL STATEMENTS

EUR '000	<u>The Group</u>		<u>The Bank</u>	
	<u>31.03.2015</u>	<u>31.12.2014</u>	<u>31.03.2015</u>	<u>31.12.2014</u>
14	LONG-TERM PROJECTS COSTS			
Land parcels	2 112	2 112	272	272
Finished and unfinished construction costs	7 992	7 979	3 802	3 789
Prepayments for unfinished construction	3	0	3	0
	10 107	10 091	4 077	4 061

The investment property mentioned in this Note is associated with the facility which served as loan collateral and consisted of land and unfinished construction. To increase the realization options and value of the facility, the Bank has made additional investments to finish the construction of the facility. This Note includes also the object (including the related land plot) in the amount of EUR 6 030 thousand (in 2014: EUR 6 030 thousand) which the Bank has sold to a subsidiary within the Group for further sale. As a result of the sale transaction the Bank received income of EUR 1 899 thousand. Given the fact that this income was gained within the Group, the Group's profit and loss account was adjusted for this income amount and it was excluded from the consolidation. The Bank's equity capital was reduced for the income amount gained from this transaction. (Note 7).

15 INVESTMENTS IN SHARE CAPITAL OF SUBSIDIARY

The Bank has the following investments in the share capital of related companies and associates:

SIA TKB Līzings				
<i>Investment amount</i>	0	0	996	996
<i>Changes on revaluation of investments, net</i>	0	0	(996)	(996)
SAS Dewon *				
<i>Investment amount</i>	6 251	9 755	14 849	14 849
<i>Changes on revaluation of investments, net</i>	0	0	0	0
	6 251	9 755	14 849	14 849

* At the end of 2009 the Bank purchased 100% of the share capital of Cyprus Company "Heckbert C7 Holdings", which owns 100% of the share capital of the company "Ferrous Kereskedelmi KFT" (Hungary), which is the owner of 25.085% of the Ukrainian gas company "Dewon" shares. The purpose of this transaction was to obtain control over 25.085% of the share capital of "Dewon". "Heckbert C7 Holdings" and "Ferrous Kereskedelmi KFT" do not perform any other commercial activities, except the holding of "Dewon" shares.

According to the Financial and Capital Market Commission's assessment of this investment, the Bank has to make capital adjustment for the book value of this investment. In 2015 and 2014, independent experts performed fair share assessment of the company "Dewon". The assessment did not show impairment in the fair value which is below the balance sheet value of the investment. Taking into account the independent experts' assessment, the Bank disagrees with the assessment of the FCMC. According to the FCMC assessment, the Bank has to perform its capital adequacy calculation adjustment (reduction) for this amount, less the risk-weighting factor - by EUR 13 661 thousand (on 31.12.2014 - EUR 13 661 thousand (Note 7)).

NOTES TO THE FINANCIAL STATEMENTS AND CONSOLIDATED FINANCIAL STATEMENTS

EUR '000	<u>The Group</u>		<u>The Bank</u>	
	<u>31.03.2015</u>	<u>31.12.2014</u>	<u>31.03.2015</u>	<u>31.12.2014</u>
16 OTHER ASSETS				
Receivables from financial institutions	1 783	3 191	1 783	3 191
Real property hold for sale ¹	27 465	14 199	25 476	12 118
Spot foreign exchange assets ²	542	125	542	125
Overpaid value added tax	478	19	478	11
Money in transit ³	4 647	0	4 647	0
Other assets ⁴	3 494	3 848	1 710	2 892
	38 409	21 382	34 636	18 337
Impairment loss	(791)	(878)	(857)	(944)
	37 618	20 504	33 779	17 393

¹ A real property hold for sale is the real property whose possession is taken by the Bank (as a result of takeover or acquisition) and which served as collateral for granted loans. The acquisition cost of this real property is measured at fair value. As a result of this transaction the amount received is channeled to settle customer's obligations to the Bank.

This item includes the ownership to the unfinished construction facility in the centre of Kiev for a total of 12,927 thousand euro, acquired in February and March 2015 by entering into transactions with two insolvent Ukrainian banks, Nadra Bank and Deltabank. The transactions were made based on the current market value assessment of the facility. In connection with this facility, the Bank made adjustment to its capital adequacy calculation (reduction) for the amount of 11 892 thousand euro, which was reduced by the risk weighted factor, (31.12.2014. - was not applied (Note 7))

² The fair value of *spot* foreign exchange contracts which is disclosed for each contract as asset or liability. The notional value of these contracts reflects the value of basis asset underlying the agreement whose changes in fair value are estimated and the due and payable amounts of cash flow.

³ The funds, transferred from other correspondent accounts of the Bank, whose crediting has not been confirmed by the correspondent bank yet, are disclosed as money in transit.

⁴ Other assets include various claims on debtors in relation to operating activities of the Bank.

17 FINANCIAL LIABILITIES AT AMORTISED COST

EUR '000	<u>The Group</u>		<u>The Bank</u>	
	<u>31.03.2015</u>	<u>31.12.2014</u>	<u>31.03.2015</u>	<u>31.12.2014</u>
Due to credit institutions	0	4 201	0	4 201
Due to customers	486 134	500 203	486 139	500 223
Subordinated liabilities	16 843	15 287	16 843	15 287
Debt securities issued ¹	10 205	10 047	10 205	10 047
	513 182	529 738	513 187	529 758

¹ In december 2014 , the Bank completed the issue of subordinated bonds within the scope of the public offer in the amount of EUR 10 million; a total of 10,000 bonds with the nominal value of one bond 1,000 euro. The maturity date of the bonds is December 04, 2021. The bond issue has been registered and included in the NASDAQ OMX Riga debt securities list.

NOTES TO THE FINANCIAL STATEMENTS AND CONSOLIDATED FINANCIAL STATEMENTS

18 OTHER LIABILITIES

EUR '000	<u>The Group</u>		<u>The Bank</u>	
	<u>31.03.2015</u>	<u>31.12.2014</u>	<u>31.03.2015</u>	<u>31.12.2014</u>
Suspense accounts ¹	1 607	1 102	1 607	1 102
Spot foreign exchange liabilities (Note 16)	419	141	419	141
Money in transit ²	4 644	1 083	4 644	1 083
Unpaid dividends of previous periods	21	21	21	21
Other liabilities	279	218	121	83
	6 970	2 565	6 812	2 430

¹ Suspense accounts represent payments received by the Bank where the beneficiary is not clearly identified. After clarification they are credited to customer accounts.

² The funds, transferred from other correspondent accounts of the Bank, whose crediting has not been confirmed by the correspondent bank yet, are disclosed as money in transit.

19 OFF-BALANCE SHEET ITEMS

Off-balance liabilities

EUR'000	<u>The Group</u>		<u>The Bank</u>	
	<u>31.03.2015</u>	<u>31.12.2014</u>	<u>31.03.2015</u>	<u>31.12.2014</u>
Contingent liabilities	5 590	5 912	5 590	5 912
<i>including guarantees</i>	310	448	310	448
<i>including rent commitments</i>	5 280	5 464	5 280	5 464
Commitments to customers	15 874	13 201	20 078	15 983
<i>including letters of credit</i>	348	309	348	309
<i>including unused credit limits</i>	8 371	12 286	12 575	15 068
<i>including other liabilities ¹</i>	7 155	606	7 155	606
	21 464	19 113	25 668	21 895

¹ Other liabilities include Bank's liabilities for the acquisition of fixed assets and acquisition of securities as well as future costs related to long-term projects.

NOTES TO THE FINANCIAL STATEMENTS AND CONSOLIDATED FINANCIAL STATEMENTS

20 THE GROUP'S AND BANK'S TRANSACTIONS WITH RELATED PARTIES

Related parties are defined as shareholders of the Bank who have a significant influence in the Bank, as well as their spouses, parents and children, the Bank's subsidiaries, chairpersons and members of the council and management board, internal service manager and members and other employees of the Bank, who are authorized to perform planning, management and control activities on behalf of the Bank, or are in charge of these activities, as well as their spouses, parents, children and companies in which the above-mentioned persons have a controlling interest.

The Bank has offered standard services to related parties, such as the settlement of accounts, the purchase and sale of securities, securities management on behalf of clients, and brokerage etc. These transactions are conducted on normal business terms.

(1) Amount of the Group transactions with related persons is presented below

<u>EUR ' 000</u>	<u>Share- holders</u>	<u>Council and board</u>	<u>Subsi- diaries</u>	<u>Equity accounte d investees</u>	<u>Other related parties¹</u>	<u>Total</u>
31.03.2015						
Assets						
Loans	324	382	0	2 416	3 195	6 317
<i>Allowance for loans</i>	<i>(14)</i>	<i>(5)</i>	<i>0</i>	<i>0</i>	<i>(1)</i>	<i>(20)</i>
Loans, net	310	377	0	2 416	3 194	6 297
Liabilities						
Deposits	11	308	0	0	797	1 116
Commitments and guarantees						
Unused credit lines	91	40	0	0	20	151
31.03.2015						
Income statement						
Interest income	5	6	0	0	27	38
Fee and commission income	1	0	0	0	2	3
Interest expense	0	0	0	0	0	0
Release of impairment/ impairment) of loans	0	1	0	0	0	1
Other expenses	(11)	(16)	0	(3)	0	(30)
31.12.2014						
Assets						
Loans	327	385	0	2 141	3 205	6 058
<i>Allowance for loans</i>	<i>(14)</i>	<i>(6)</i>	<i>0</i>	<i>0</i>	<i>(1)</i>	<i>(21)</i>
Loans, net	313	379	0	2 141	3 204	6 037
Liabilities						
Deposits	18	296	0	0	688	1 002
Commitments and guarantees						
Unused credit lines	101	46	0	0	14	161
31.03.2014						
Income statement						
Interest income	6	6	0	61	9	82
Fee and commission income	0	0	0	0	1	1
Interest expense	0	0	0	0	0	0
Release of impairment/ impairment) of loans	0	1	0	0	0	1
Other expenses	(19)	(14)	0	(6)	(1)	(40)

¹ Other related parties are spouses, children of the shareholders and council and board members and companies in which they have a controlling interest.

NOTES TO THE FINANCIAL STATEMENTS AND CONSOLIDATED FINANCIAL STATEMENTS

20 THE GROUP'S AND BANK'S TRANSACTIONS WITH RELATED PARTIES (continued)

(2) Amount of the Bank transactions with related persons is presented below

<u>EUR '000</u>	<u>Share- holders</u>	<u>Council and board</u>	<u>Subsi- diaries</u>	<u>Equity accounte d investees</u>	<u>Other related parties¹</u>	<u>Total</u>
31.03.2015						
Assets						
Loans	295	382	18 778	2 416	3 195	25 066
<i>Allowance for loans</i>	<i>(14)</i>	<i>(5)</i>	0	0	<i>(1)</i>	<i>(20)</i>
Loans, net	281	377	18 778	2 416	3 194	25 046
Liabilities						
Deposits	11	308	46	0	797	1 162
Commitments and guarantees						
Unused credit lines	91	40	4 204	0	20	4 355
31.03.2015						
Income statement						
Interest income	5	6	223	0	27	261
Fee and commission income	1	0	1	0	2	4
Interest expense	0	0	0	0	0	0
Release of impairment/ impairment) of loans	0	1	0	0	0	1
Other expenses	(11)	(16)	(94)	(3)	0	(124)
31.12.2014						
Assets						
Loans	291	385	19 196	2 141	3 205	25 218
<i>Allowance for loans</i>	<i>(14)</i>	<i>(6)</i>	0	0	<i>(1)</i>	<i>(21)</i>
Loans, net	277	379	19 196	2 141	3 204	25 197
Liabilities						
Deposits	18	296	71	0	688	1 073
Commitments and guarantees						
Unused credit lines	101	46	2 782	0	14	2 943
31.03.2014						
Income statement						
Interest income	4	6	195	61	9	275
Fee and commission income	0	0	1	0	1	2
Interest expense	0	0	0	0	0	0
Release of impairment/ impairment) of loans	0	1	0	0	0	1
Other expenses	(19)	(14)	(139)	(6)	(1)	(179)

¹ Other related parties are spouses, children of the shareholders and council and board members and companies in which they have a controlling interest.

21 EVENTS AFTER BALANCE SHEET DATE

In the period from the last day of the reporting period until the publication date of these financial statements there have not been any subsequent events that could materially affect these statements or notes thereto.

* * * * *