

Balance sheet

AS "Reģionālā investīciju banka"

September 30, 2025

(last day of the reporting period)

No	Position	30.09.2025 unaudited	31.12.2024 audited
1.	Cash and balances due from central banks	126 533 358	165 472 104
2.	Balances due from credit institutions	5 152 662	12 135 799
3.	Financial assets designated at fair value through profit or loss	792 857	846 171
4.	Financial assets at fair value through other comprehensive income	101 777 041	122 855 811
5.	Financial assets at amortised cost	206 730 780	155 474 073
5.1	of which: loans credit institutions	37 694 084	0
5.2	of which: non-financial corporations	165 534 105	152 270 922
5.3	of which: households	3 502 591	3 203 151
6.	Derivatives – Hedge accounting	0	0
7.	Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0
8.	Investments in subsidiaries, joint ventures and associates	0	0
9.	Tangible assets	12 715 177	12 931 967
10.	Intangible assets	662 627	792 487
11.	Tax assets	0	0
12.	Other assets	1 669 626	2 067 139
13.	Non-current assets and disposal groups classified as held for sale	260 831	260 831
14.	Total assets (1.+....+13.)	456 294 959	472 836 382
15.	Balances due to central banks	0	0
16.	Balances due to credit institutions	1 270 326	63 523 317
17.	Financial liabilities designated at fair value through profit or loss	0	0
18.	Financial liabilities measured at amortised cost	386 166 502	342 463 693
18.1	of which: deposits	385 601 600	341 986 783
19.	Derivatives – Hedge accounting	0	0
20.	Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0
21.	Provisions	1 834 905	3 133 081
22.	Tax liabilities	0	2 578 960
23.	Other liabilities	0	0
24.	Liabilities included in disposal groups classified as held for sale	0	0
25.	Total liabilities (15.+...+24.)	389 271 733	411 699 051
26.	Equity and reserves	67 023 226	61 137 331
27.	Total equity and reserves, and liabilities (25.+26.)	456 294 959	472 836 382
28.	Off-balance sheet items		
29.	Contingent liabilities	7 810 588	11 116 729
30.	Commitments	39 156 633	36 229 425

Profit and Loss Account

September 30, 2025

(last day of the reporting period)

No	Position	9 months 2025 unaudited	9 months 2024 audited
1.	Interest income	13 354 032	16 669 083
2.	Interest expense (-)	-1 982 443	-1 908 679
3.	Income from dividends	10 831	8 603
4.	Commission income	3 150 927	2 579 741
5.	Commission expense (-)	-280 463	-237 735
6.	Net gains or (-) losses from derecognition of financial assets and liabilities not measured at fair value through profit or loss (+/-)	6 186	0
7.	Net gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss (+/-)	73 145	522 311
8.	Net gains or (-) losses from hedge accounting (+/-)	0	0
9.	Exchange differences [gain or (-) loss], net (+/-)	-53 100	1 788
10.	Net gains or (-) losses on derecognition of non financial assets (+/-)	0	0
11.	Other operating income	270 700	385 507
12.	Other operating Expenses (-)	-285 545	-283 741
13.	Administrative expense (-)	-6 488 622	-5 683 603
14.	Depreciation (-)	-461 603	-384 528
15.	Profit / Loss recognized as a result of changes in contractual cash flows of a financial asset (+/-)	0	0
16.	Provisions or (-) reversal of provisions (-/+)	37 768	19 647
17.	Impairment or (-) reversal of impairment (-/+)	3 643 815	-261 814
18.	Negative goodwill recognised in profit or loss	0	0
19.	Profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method (+/-)	0	0
20.	Profit or (-) loss from non-current assets and disposal groups classified as held for sale (+/-)	0	0
21.	Profit/loss before corporate income tax calculation (+/-)	10 995 628	11 426 580
22.	Corporate income tax	-102 823	-71 420
23.	Profit/losses for the period (+/-)	10 892 805	11 355 160
24.	Other comprehensive income for the period (+/-)	- 7 030	155 971