



Balance sheet

AS "Reģionālā investīciju banka"

December 31, 2025

(last day of the reporting period)

No	Position	31.12.2025 unaudited	31.12.2024 audited
1.	Cash and balances due from central banks	151 112 063	165 472 104
2.	Balances due from credit institutions	1 080 668	12 135 799
3.	Financial assets designated at fair value through profit or loss	813 453	846 171
4.	Financial assets at fair value through other comprehensive income	85 055 472	122 855 811
5.	Financial assets at amortised cost	207 299 627	155 474 073
5.1	of which: loans credit institutions	39 501 785	0
5.2	of which: non-financial corporations	163 653 083	152 270 922
5.3	of which: households	4 144 759	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	12 639 098	12 931 967
10.	Intangible assets	646 367	792 487
11.	Tax assets	0	0
12.	Other assets	2 091 968	2 067 139
13.	Non-current assets and disposal groups classified as held for sale	239 830	260 831
14.	Total assets (1.+....+13.)	460 978 546	472 836 382
15.	Balances due to central banks	0	0
16.	Balances due to credit institutions	21 700 821	63 523 317
17.	Financial liabilities designated at fair value through profit or loss	0	0
18.	Financial liabilities measured at amortised cost	368 721 578	342 463 693
18.1	of which: deposits	368 342 144	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	3 008 947	3 133 081
22.	Tax liabilities	2 288 828	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.)	395 720 174	411 699 051
26.	Equity and reserves	65 258 372	61 137 331
27.	Total equity and reserves, and liabilities (25.+26.)	460 978 546	472 836 382
28.	Off-balance sheet items		
29.	Contingent liabilities	7 786 108	11 116 729
30.	Commitments	44 367 809	36 229 425

Profit and Loss Account

December 31, 2025

(last day of the reporting period)

No	Position	12 months 2025 unaudited	12 months 2024 audited
1.	Interest income	17 628 274	21 750 171
2.	Interest expense (-)	-2 542 679	- 2 668 620
3.	Income from dividends	12 660	10 398
4.	Commission income	3 933 658	3 757 477
5.	Commission expense (-)	-396 864	- 351 014
6.	Net gains or (-) losses from derecognition of financial assets and liabilities not measured at fair value through profit or loss (+/-)	8 143	- 1 050
7.	Net gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss (+/-)	101 856	714 566
8.	Net gains or (-) losses from hedge accounting (+/-)	0	0
9.	Exchange differences [gain or (-) loss], net (+/-)	-60 532	1 880
10.	Net gains or (-) losses on derecognition of non financial assets (+/-)	0	0
11.	Other operating income	379 054	456 388
12.	Other operating Expenses (-)	-533 330	- 539 826
13.	Administrative expense (-)	-9 542 406	- 9 062 244
14.	Depreciation (-)	-613 660	- 537 475
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 (-/+)	4 977	18 472
17.	Impairment or (-) reversal of impairment (-/+)	3 171 473	- 583 800
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 (+/-)	11 550 624	12 965 323
22.	Corporate income tax	-2 409 743	-2 665 973
23.	Profit/losses for the period (+/-)	9 140 881	10 299 350
24.	Other comprehensive income for the period (+/-)	- 19 840	21 789