

AS Hansabanka
Consolidated Balance Sheets
As of 30 September 2007 and 31 December 2006

(thous LVL)	Group 2007	Bank 2007	Group 2006	Bank 2006
Assets				
Cash	40 819	40 819	40 515	40 515
Due from the Central Bank	331 228	331 228	326 798	326 798
Due from other banks, net	139 413	138 998	171 203	170 800
Financial assets held for trading	150 629	150 644	140 764	140 790
Financial assets at fair value through profit or loss	211	-	233	-
Available-for-sale financial assets	3	3	3	3
Subsidiaries, affiliates	-	6 114	-	6 114
Loans and advances to customers, net	4 006 116	3 753 211	3 090 556	3 093 293
Loans and advances to customers	4 033 918	3 778 582	3 108 687	3 111 372
Provisions	(27 802)	(25 371)	(18 131)	(18 079)
Tangible assets	33 717	14 566	30 887	11 885
Intangible assets	89	77	86	75
Prepayments and accrued income	34 315	12 456	34 501	9 952
Other assets	7 088	5 557	7 882	7 314
Total assets	4 743 628	4 453 673	3 843 428	3 807 539
Liabilities				
Due to the Central Bank	9 600	9 600	-	-
Due to other banks	2 470 070	2 220 768	1 840 610	1 840 610
Deposits	1 625 814	1 638 798	1 541 752	1 545 709
Demand deposits	1 147 124	1 159 538	1 144 376	1 147 683
Time deposits	478 690	479 260	397 376	398 026
Other financial liabilities	12 535	12 535	12 265	12 265
Accrued liabilities	78 589	32 485	57 686	25 942
Other liabilities	55 637	55 637	69 683	69 683
Provisions	1 369	1 369	833	833
Deferred tax liability	1 412	453	1 301	453
Subordinated debt	-	-	24 598	24 598
Total liabilities	4 255 026	3 971 645	3 548 728	3 520 093
Share capital	406 043	406 043	186 043	186 043
Reserves	337	135	337	135
Retained earnings	82 222	75 850	108 320	101 268
Total shareholders' equity	488 602	482 028	294 700	287 446
Total liabilities and shareholders' equity	4 743 628	4 453 673	3 843 428	3 807 539
Off-balance sheet items	755 975	661 038	507 229	445 738
Contingent liabilities	83 581	83 658	71 273	71 347
Commitments	672 394	577 380	435 956	374 391

AS Hansabanka
Consolidated Income Statements
For the nine months periods ended 30 September 2007 and 2006

(thous LVL)	Group 2007	Bank 2007	Group 2006	Bank 2006
Interest income	202 054	185 852	103 203	95 055
Interest expense	(95 669)	(93 178)	(40 026)	(40 129)
Net interest income	106 385	92 674	63 177	54 926
Fees and commissions income	36 604	34 390	27 066	25 609
Fees and commissions expense	(9 914)	(9 603)	(7 661)	(7 316)
Net fees and commissions	26 690	24 787	19 405	18 293
Net income from trading	16 443	16 156	12 154	11 875
Dividend income	-	7 816	-	5 903
Other operating income	3 254	3 043	3 152	3 038
Total operating income	152 772	144 476	97 888	94 035
Administrative expenses	(43 288)	(40 824)	(32 145)	(30 379)
Other expenses	(7 720)	(6 708)	(5 787)	(4 857)
Depreciation, amortisation and impairment losses	(3 157)	(2 258)	(2 788)	(1 937)
Total operating expenses	(54 165)	(49 790)	(40 720)	(37 173)
Losses on loans and guarantees	(12 007)	(8 769)	(5 857)	(5 804)
Recovered loans	806	553	877	689
Net operating profit before corporate income tax	87 406	86 470	52 188	51 747
Corporate income tax	(12 237)	(10 620)	(6 882)	(5 895)
Profit for the year	75 169	75 850	45 306	45 852

AS Hansabanka

Operational results of the Group and the Bank¹

	For the period		In previous year	
	Group	Bank	Group	Bank
Return on equity (ROE) (%)	24.98	25.57	26.77	26.52
Return on assets (ROA) (%)	2.31	2.40	2.21	2.16

¹ annualised

Hansapank (Estonia) assessment²

	Local currency		Foreign currencies		Financial strength
	Short term deposits	Long term deposits	Short term deposits	Long term deposits	
Moody's New York	P-1	Aa2	P-1	A1	C+

	Short term rating	Long term Issuer Default Rating	Individual rating	Support Rating
Fitch London	F1	A	B/C	1

² Hansapank (Estonia) is the parent company of AS Hansabanka

AS Hansabanka

Consolidation Group

No	Subsidiaries	Registration number	Address	Business profile ³	Share (%)	Voting power (%)	Status ⁴
1	AS Hansabanka	40003074764	Balasta dambis 1a, Rīga, LV-1048	BNK	100%	100%	MAS
2	SIA Hansa Līzings	40003240524	Kaļķu iela 26, Rīga, LV-1050	CFI	100%	100%	MS
3	SIA Baltijas Autolīzings	40003359984	Kaļķu iela 26, Rīga, LV-1050	CFI	100%	100%	MS
4	SIA Hansa Apdrošināšanas Brokeris	40003397986	Kaļķu iela 26, Rīga, LV-1050	CFI	100%	100%	MS
5	SIA Hansabankas Centrālā Ēka	40003552687	Balasta dambis 1a, Rīga, LV-1048	PUZ	100%	100%	MS
6	IPS Hansa Fondi	40003337582	Balasta dambis 1a, Rīga, LV-1048	CFI	100%	100%	MS
7	AS Hansa atklātais pensiju fonds	40003606528	Balasta dambis 1a, Rīga, LV-1048	PFO	100%	100%	MS

³ BNK- bank, APS- insurance company, ISA- investment company, PFO- pension fund, CFI- other financial institution, FPS- finance management company, PUZ- supporting enterprise

⁴ MS- subsidiary company, KS- joint venture company, MAS- parent company.