

Balance sheet

AS "Reģionālā investīciju banka"

March 31, 2025

(last day of the reporting period)

No	Position	31.03.2025 unaudited	31.12.2024 audited
1.	Cash and balances due from central banks	119 114 769	165 472 104
2.	Balances due from credit institutions	1 513 899	12 135 799
3.	Financial assets designated at fair value through profit or loss	832 685	846 171
4.	Financial assets at fair value through other comprehensive income	99 688 440	122 855 811
5.	Financial assets at amortised cost	187 547 823	155 474 073
5.1	of which: loans	187 547 823	155 474 073
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	12 856 944	12 931 967
10.	Intangible assets	741 114	792 487
11.	Tax assets	0	0
12.	Other assets	6 562 271	2 067 139
13.	Non-current assets and disposal groups classified as held for sale	260 831	260 831
14.	Total assets (1.+...+13.)	429 118 776	472 836 382
15.	Balances due to central banks	0	0
16.	Balances due to credit institutions	31 731 094	63 523 317
17.	Financial liabilities designated at fair value through profit or loss	0	0
18.	Financial liabilities measured at amortised cost	329 413 937	342 463 693
18.1	of which: deposits	320 977 855	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	2 655 413	3 133 081
22.	Tax liabilities	2 574 836	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.)	366 375 280	411 699 051
26.	Equity and reserves	62 743 496	61 137 331
27.	Total equity and reserves, and liabilities (25.+26.)	429 118 776	472 836 382
28.	Off-balance sheet items		
29.	Contingent liabilities	11 116 729	3 479 864
30.	Commitments	36 229 425	18 336 122

Profit and Loss Account**March 31, 2025**

(last day of the reporting period)

No	Position	3 months 2025 unaudited	3 months 2024 audited
1.	Interest income	4 953 597	5 869 829
2.	Interest expense (-)	- 799 425	- 629 291
3.	Income from dividends	1 822	1 557
4.	Commission income	1 069 784	741 228
5.	Commission expense (-)	- 95 020	- 54 554
6.	Net gains or (-) losses from derecognition of financial assets and liabilities not measured at fair value through profit or loss (+/-)	0	0
7.	Net gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss (+/-)	12 817	30 552
8.	Net gains or (-) losses from hedge accounting (+/-)	0	0
9.	Exchange differences [gain or (-) loss], net (+/-)	- 13 545	3 241
10.	Net gains or (-) losses on derecognition of non financial assets (+/-)	0	0
11.	Other operating income	87 597	182 015
12.	Other operating Expenses (-)	-11 587	- 11 241
13.	Administrative expense (-)	-2 040 706	- 1 912 093
14.	Depreciation (-)	-157 092	- 103 835
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 (-/+)	2 579	-191
17.	Impairment or (-) reversal of impairment (-/+)	3 664 471	386 377
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 (+/-)	6 675 292	4 503 594
22.	Corporate income tax	- 14 949	-40 628
23.	Profit/losses for the period (+/-)	6 660 343	4 462 966
24.	Other comprehensive income for the period (+/-)	-54 164	-122 868