

Balance sheet

AS "Reģionālā investīciju banka"

June 30, 2025

(last day of the reporting period)

No	Position	30.06.2025 unaudited	31.12.2024 audited
1.	Cash and balances due from central banks	103 581 489	165 472 104
2.	Balances due from credit institutions	1 007 519	12 135 799
3.	Financial assets designated at fair value through profit or loss	818 808	846 171
4.	Financial assets at fair value through other comprehensive income	96 385 259	122 855 811
5.	Financial assets at amortised cost	192 885 724	155 474 073
5.1	of which: loans	192 885 724	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	12 785 784	12 931 967
10.	Intangible assets	705 645	792 487
11.	Tax assets	0	0
12.	Other assets	1 553 585	2 067 139
13.	Non-current assets and disposal groups classified as held for sale	260 831	260 831
14.	Total assets (1.+....+13.)	409 984 644	472 836 382
15.	Balances due to central banks	0	0
16.	Balances due to credit institutions	12 759 927	63 523 317
17.	Financial liabilities designated at fair value through profit or loss	0	0
18.	Financial liabilities measured at amortised cost	327 849 147	342 463 693
18.1	of which: deposits	327 265 442	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	1 978 946	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.)	345 162 856	411 699 051
26.	Equity and reserves	64 821 788	61 137 331
27.	Total equity and reserves, and liabilities (25.+26.)	409 984 644	472 836 382
28.	Off-balance sheet items		
29.	Contingent liabilities	7 588 594	11 116 729
30.	Commitments	31 365 937	36 229 425

Profit and Loss Account**June 30, 2025**

(last day of the reporting period)

No	Position	6 months 2025 unaudited	6 months 2024 audited
1.	Interest income	9 137 153	11 344 478
2.	Interest expense (-)	-1 399 198	-1 246 433
3.	Income from dividends	9 202	7 097
4.	Commission income	2 242 738	1 649 206
5.	Commission expense (-)	-185 697	-132 841
6.	Net gains or (-) losses from derecognition of financial assets and liabilities not measured at fair value through profit or loss (+/-)	2 992	0
7.	Net gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss (+/-)	30 399	47 437
8.	Net gains or (-) losses from hedge accounting (+/-)	0	0
9.	Exchange differences [gain or (-) loss], net (+/-)	-53 707	7 865
10.	Net gains or (-) losses on derecognition of non financial assets (+/-)	0	0
11.	Other operating income	198 352	298 853
12.	Other operating Expenses (-)	-174 135	-149 928
13.	Administrative expense (-)	-4 428 650	-3 861 797
14.	Depreciation (-)	-309 518	-243 694
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 (-/+)	41 406	14 732
17.	Impairment or (-) reversal of impairment (-/+)	3 661 858	284 541
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 (+/-)	8 773 195	8 019 516
22.	Corporate income tax	-22 594	-53 365
23.	Profit/losses for the period (+/-)	8 750 601	7 966 151
24.	Other comprehensive income for the period (+/-)	- 66 129	-105 849