

A/ s "Latvijas Krājbanka"
Bilance Sheet
(in thousands of LVL)

Name of the Item	As of 30 June 2004 (unaudited)	As of 31 December 2003
ASSETS		
Cash and due on demant from Central Bank	15219	14751
Due from credit institutions	21426	22106
Loans	108112	96044
Bonds and other fixed income securities	35074	40945
Shares and other securities with non-fixed income	73	173
Derivatives assets	5	98
Participation in fixed capital of associated and related companies	5	-
Intangible assets	957	1028
Fixed assets	7347	8080
Other assets	3873	4517
Total assets	192091	187742
LIABILITIES		
Due to the central bank and credit institutions	4155	25630
Deposits	167469	141757
Issued debt securities	-	-
Derivative liabilities	47	59
Other liabilities	5130	6030
Subordinated capital	3403	2600
Shareholders' equity	11887	11666
Total liabilities	192091	187742
Contingent liabilities	781	377
Financial commitments	8842	7619
	10403	10063

Chairman of the Council
President

I.Razumovskis
A.Nātriņš

A/ s "Latvijas Krājbanka"
Income Statement
(in thousands of LVL)

Name of the Item	6 Mth. period ending 30 June 2004 (unaudited)	6 Mth. period ending 30 June 2003 (unaudited)
Interest income	4958	4877
Interest expense	-1953	-1822
Income on securities	-	-
Commission and fee income	2624	2592
Commission and fee expense	-453	-366
Profit/ (loss) on sale of trading financial instruments	367	924
Other operating income	432	365
Administrative expense	-4697	-4528
Intangible and fixed asset depreciation expense	-924	-1187
Other operating expense	-114	-123
Provision for possible credit losses and off balance liabilities	-319	-453
Release of previously established provision	378	256
Result of long-term investment revaluation	-	-
Profit/(Loss) from ordinary activities	299	535
Extraordinary income	-	-
Extraordinary expenses	-	-
Profit/(Loss) before corporate income tax	299	535
Corporate income tax	-59	-184
Net profit for the year	240	351

Chairman of the Council
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