

Consolidated data of the Mortgage bonds cover register as of January 30, 2009
Distribution of the mortgage loans included in the Bond cover register by currency

Amount ('000) Total, LVL*	Number	Amount ('000) LVL	Number	Amount ('000) USD	Number	Amount ('000) EUR	Number
112 593	4 544	25 496	2 094	9 504	124	116 761	2 326

* hereinafter currencies are converted using the Bank of Latvia exchange rate as set on 29 January 2009.

Distribution of the mortgage loans included in the Mortgage Bond cover register

	Total amount (LVL '000)	Total number	to include					
			amount (LVL '000)	number	amount (USD '000)	number	amount (EUR '000)	number
Mortgage loans, including	112 593	4 544	25 496	2 094	9 504	124	116 761	2 326
<i>by aim of the loan</i>								
Housing loans to natural persons	68 852	3 812	18 825	1 710	2 392	108	69 378	1 994
Other loans	43 741	732	6 671	384	7 112	16	47 383	332
	112 593	4 544	25 496	2 094	9 504	124	116 761	2 326

by loan to value ratio

< 15%	14 434	681	3 497	381	2 456	38	13 709	262
15% - 30%	21 019	902	4 381	497	3 679	22	20 899	383
30% - 45%	20 297	950	5 132	439	564	29	21 153	482
45% - 60%	28 666	972	5 670	398	931	24	32 018	550
60% - 75%	28 176	1 039	6 815	379	1 873	11	28 982	649
	112 593	4 544	25 496	2 094	9 504	124	116 761	2 326

by the size of the loan

< 5,000	2 211	788	1 996	674	54	24	266	90
5,000 – 25,000	25 841	2 380	14 165	1 218	694	57	16 091	1 105
25,000 – 50,000	21 939	844	5 454	163	962	27	22 731	654
50,000 – 100,000	17 285	345	2 361	33	593	8	20 787	304
100,000 – 500,000	19 178	157	891	5	700	4	25 492	148
500,000 – 1,000,000	7 410	14	630	1	749	1	9 083	12
> 1,000,000	18 728	16	0	0	5 752	3	22 310	13
	112 593	4 544	25 496	2 094	9 504	124	116 761	2 326

by maturity profile

Up to 1 month	762	43	319	33	0	0	631	10
1-3 months	803	17	8	14	1	1	1 132	2
3-6 months	3 332	28	43	19	1 144	2	3 818	7
6-12 months	3 350	42	788	26	3	2	3 643	14
1-5 years	15 048	950	4 228	593	5 315	71	11 387	286
exceeding 5 years	89 297	3 464	20 111	1 409	3 041	48	96 150	2 007
	112 593	4 544	25 496	2 094	9 504	124	116 761	2 326

Sufficiency Calculation of Cover of Mortgage Bonds in Circulation

Payment date	Substitute Cover sufficiency status on the last payment date *	Mortgage payments receivable		Payments of Bonds in circulation		Substitute cover	Bonds cover sufficiency (01+02+03-04-05+06)
		principal payments	coupon payments**	redemption payments	interest income payments**		
	01	02	03	04	05	06	07
15.02.2009	0	1 032	632	0	1 205	0	459
15.08.2009	1 032	7 577	3 811	3 000	1 205	0	8 215
15.02.2010	5 609	6 841	3 495	0	1 108	0	14 837
15.08.2010	12 450	3 774	3 310	3 000	1 108	0	15 426
15.02.2011	13 224	3 846	3 165	8 953	993	0	10 289
15.08.2011	8 117	5 327	3 001	4 330	738	0	11 377
15.02.2012	9 114	3 296	2 837	14 056	634	0	557
15.08.2012	0	3 440	2 714	5 000	251	0	903
15.02.2013	0	3 373	2 582	0	101	0	5 854
15.08.2013	3 373	5 164	2 441	3 862	101	0	7 015
15.02.2014	4 675	3 828	2 288	0	0	0	10 791
15.08.2014	8 503	51 705	18 327	0	0	0	78 535
15.02.2015	60 208	13 390	6 114	0	0	0	79 712
Total fully paid share capital:	X	112 593	54 717	42 201	7 444	0	X

* Bond Cover sufficiency on the last Payment Date is calculated; figures showed in Column 7 on the last payment date, (Column 3 – Column 5)

** for Mortgage loans and floating Bonds the interest is calculated using the last set interest rate, established in accordance to the concluded loan agreements and Prospectuses of Mortgage Bonds.

Over-collateral of Bonds cover

	for Total cover (LVL '000)
Government domestic borrowing securities	0,00
Mortgage loans of conventional risk rate 50%	0,00
Mortgage loans of conventional risk rate 100%	112,593
Cover of Mortgage Bonds	<u>112,593</u>
Cover assets risk weighted value	112,593
Payments of Bonds in circulation	42,202
Over-collateral required by Mortgage Bonds cover	11,259
Actual over-collateral of Mortgage Bonds cover	<u>70,361</u>
Over-collateral (minimum requirement 10%)	<u><u>62.51%</u></u>