

Consolidated data of the Mortgage bonds cover register as of March 31, 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
109 089	4 441	23 833	2 013	9 334	124	114 242	2 304

* hereinafter currencies are converted using the Bank of Latvia exchange rate as set on March 31, 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	109 089	4 441	23 833	2 013	9 334	124	114 242	2 304
<i>by aim of the loan</i>								
Housing loans to natural persons	66 594	3 752	17 788	1 664	2 283	108	67 716	1 980
Other loans	42 495	689	6 045	349	7 051	16	46 526	324
	109 089	4 441	23 833	2 013	9 334	124	114 242	2 304

by loan to value ratio

	Total amount (LVL '000)	Total number	amount (LVL '000)	number	amount (USD '000)	number	amount (EUR '000)	number
< 15%	13 848	672	3 501	377	2 487	40	12 839	255
15% - 30%	20 675	908	4 225	490	3 607	22	20 676	396
30% - 45%	19 862	939	4 680	423	616	30	21 136	486
45% - 60%	28 325	944	5 317	377	890	23	32 064	544
60% - 75%	26 378	978	6 110	346	1 734	9	27 527	623
	109 089	4 441	23 833	2 013	9 334	124	114 242	2 304

by the size of the loan

	Total amount (LVL '000)	Total number	amount (LVL '000)	number	amount (USD '000)	number	amount (EUR '000)	number
< 5,000	2 295	803	2 043	681	59	26	313	96
5,000 – 25,000	24 803	2 308	13 217	1 146	711	57	15 946	1 105
25,000 – 50,000	21 247	821	5 075	151	923	26	22 313	644
50,000 – 100,000	16 371	328	2 127	30	497	7	19 892	291
100,000 – 500,000	18 356	151	741	4	693	4	24 539	143
500,000 – 1,000,000	7 355	14	630	1	743	1	9 007	12
> 1,000,000	18 662	16	0	0	5 708	3	22 232	13
	109 089	4 441	23 833	2 013	9 334	124	114 242	2 304

by maturity profile

	Total amount (LVL '000)	Total number	amount (LVL '000)	number	amount (USD '000)	number	amount (EUR '000)	number
Up to 1 month	1 126	18	331	16	0	0	1 131	2
1-3 months	1 692	12	27	7	1 132	2	1 512	3
3-6 months	3 923	30	121	22	0	0	5 410	8
6-12 months	1 479	43	686	23	5	4	1 124	16
1-5 years	15 772	1 016	4 490	626	5 376	76	11 983	314
exceeding 5 years	85 097	3 322	18 178	1 319	2 821	42	93 082	1 961
	109 089	4 441	23 833	2 013	9 334	124	114 242	2 304

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
15.08.2009	0	6 992	3 072	3 000	1 040	0	6 024
15.02.2010	3 992	7 070	3 227	0	942	0	13 347
15.08.2010	11 062	3 869	3 041	3 000	942	0	14 030
15.02.2011	11 931	3 944	2 897	8 953	756	0	9 063
15.08.2011	6 922	5 490	2 740	4 342	501	0	10 309
15.02.2012	8 070	3 303	2 578	14 056	418	529	6
15.08.2012	-529	3 429	2 461	5 000	251	0	110
15.02.2013	0	3 349	2 334	0	101	0	5 582
15.08.2013	3 349	5 144	2 201	3 862	101	0	6 731
15.02.2014	4 631	3 760	2 053	0	0	0	10 444
15.08.2014	8 391	50 294	15 164	0	0	0	73 849
15.02.2015	58 685	12 445	6 279	0	0	0	77 409
Total:	X	109 089	48 047	42 214	5 052	529	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%	109,089
Mortgage bonds issued by other issuers	6,518
Cover of Mortgage Bonds	115,607
Cover assets risk weighted value	109,089
Payments of Bonds in circulation	42,214
Over-collateral required by Mortgage Bonds cover	10,909
Actual over-collateral of Mortgage Bonds cover	73,394
Over-collateral (minimum requirement 10%)	67.28%