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»
(«LATVIJAS HIPOTĒKŪ UN ZEMES
BANKA»)

9-
30 2006 ,

«Latvijas Hipotēku un zemes banka»

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,

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2006

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12 - 17

"LATVIJAS HIPOTĒKU UN ZEMES BANKA"

2006

1 2006 ,

() ,

5,1%. () - 3,4%,

2,7%, - 2,4%.

6,5%, 5,3%, - 10%. 2005

4,9%.

2006 , 10 .

(), (

).

2006 *Poor's* *Fitch Ratings, Moody's* *Standard &*

2006 12% 10,2%).

(2005 : - 18,2%,

- 8,6%, - 6,5%,

- 16,7%. 2006

11%.

2006 2006 2006

5,9% (2005 7%).

6%. 2006

- 2006 0,6

- 6,8%

2006 7,2%.

15%, - 31%; 85%.

- 75%.

(3%),

1,5%

"LATVIJAS HIPOT KU UN ZEMES BANKA"

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2006
 22
 31%,
 15%,
 33%.
 34,2
 2005
 2006
 24%
 14
 38%,
 2006
 178,3

- 58%,
 2006
 - 61%.
 : 24

2 , 15
 4,5%.
 (3,25%),
 (5,25%).
 2006

(),
 (),
 - 5,3% 5,5%
 4,7% () 5,4% (),
 7,2% () 10,8%
 - 6,4% 7,1%
 :
 () - 3,6 4%,
) - 2,95% 3,6%,
) - 2,8% 3,8%.

2006 Hipot ku banka
 610 , 9
 3,36 , 1,3 30%,
 63% ,
 2006 Hipot ku banka
 79 21% 461
 (30) 6
 5% Hipot ku banka,
 ,
 ()
 - « » (2000 5000
).

"LATVIJAS HIPOT KU UN ZEMES BANKA"

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2006

59

, 31%, 253
) Hipot ku banka 10
(- 3,5%).

« ». 2006 Hipot ku banka

« ».

2006 ,
Hipot ku banka 8
(Council of Europe Development Bank)
(Kreditanstalt für Wiederaufbau),

- 20
- 1) , ,
 - 2) , 5,2 (),
 - 3) 2006 2 ,
Hipot ku banka Nordea banka

, Hipot ku banka 2006 -
Maestro MasterCard. HipoNet
Hipot ku banka
- « ».
« »
Hipot ku banka - « ».

"LATVIJAS HIPOT KU UN ZEMES BANKA"

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banka , 1 2006 Hipot ku

21 - 22 2006

banka « » Hipot ku

Hipot ku banka

"Apeirons"

2006 , Hipot ku banka

Hipot ku banka,

25 Hipot ku banka
(800-)
Hipot ku banka

8 30

«LATVIJAS HIPOTĒKŪ UN ZEMES BANKA»

(30 2006)

[Gundega Šulca]
[Zaiga Liepiņa]
[Uldis Apels]
[Linda Kaņepe]
[Vija Gome]
[Māris Klismets]
[Laimdota Straujuma]

(30 2006)

[Inesis Feiferis]
[Rolands Paško]
[Aija Laicīne],
[Jānis Krieviņš],

15 2006

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2006 ,

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PRICEWATERHOUSECOOPERS 

Latvijas Hipotēku un zemes banka

9-	,	30	2006		
()	9	30/09/06	9	30/09/05
-					
		21,517	21,027	15,846	15,532
		(11,187)	(11,168)	(7,961)	(7,961)
		10,330	9,859	7,885	7,571
		4,304	3,948	3,559	3,385
		(445)	(429)	(366)	(355)
		3,859	3,519	3,193	3,030
		842	843	1,161	1,150
		4,356	1,612	1,779	1,365
		(5,473)	(5,002)	(4,217)	(4,078)
		(7,121)	(4,581)	(4,268)	(3,762)
		(1,677)	(1,609)	(1,535)	(1,520)
3		(567)	(617)	(1,301)	(1,301)
		4,549	4,024	2,697	2,455
4		(756)	(664)	(430)	(394)
		3,793	3,360	2,267	2,061

12 17

2006

15 7 17 2006 , 8 :

Latvijas Hipotēku un zemes banka

9-		30		2006	
()		30/09/06		31/12/05	
		52,874	52,873	15,843	15,843
		1,434	1,434	2,269	2,269
		-	-	8,277	8,277
		31,809	31,809	16,238	16,238
		46,348	46,336	20,804	20,768
5		465,654	459,158	379,567	378,651
		2,139	2,139	2,139	2,139
		423	424	174	474
		1,342	1,299	1,345	1,306
		8,150	7,716	8,079	7,974
		6,612	639	758	672
		731	678	696	687
		617,516	604,505	456,189	455,298
		236,181	225,617	152,072	152,072
		254,932	255,418	194,324	194,345
		3,044	3,044	3,160	3,160
7		43,465	43,465	33,627	33,627
		5,856	3,989	1,682	1,290
		1,367	1,291	1,024	972
		279	279	305	305
		1,136	968	1,047	968
		13,495	13,495	13,302	13,302
		559,755	547,566	400,543	400,041
		48,513	48,513	48,513	48,513
		2,129	2,063	2,063	2,063
		(440)	(440)	(35)	(35)
		7,559	6,803	5,105	4,716
		57,761	56,939	55,646	55,257
		617,516	604,505	456,189	455,298
		11,734	11,734	4,605	4,605
		36,052	47,675	25,033	26,915

Latvijas Hipotēku un zemes banka

9- , 30 2006
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2006 15 7 17 2006 , : 8

Latvijas Hipotēku un zemes banka

9- , 30 2006

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31	2004	22,820	2,063	-	845	25,728
-	-	-	-	-	(462)	(462)
-	-	-	-	6	-	6
9	2005	-	-	-	2,267	2,267
30	2005	22,820	2,063	6	2,650	27,539
-	-	25,693	-	-	-	25,693
-	-	-	-	(41)	-	(41)
3	2005	-	-	-	2,455	2,455
31	2005	48,513	2,063	(35)	5,105	55,646
-	-	-	-	-	(1,273)	(1,273)
-	-	-	66	-	(66)	-
-	-	-	-	(405)	-	(405)
-	-	-	-	-	3,793	3,793
30	2006	48,513	2,129	(440)	7,559	57,761

Latvijas Hipotēku un zemes banka

9- , 30 2006

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31	2004	22,820	2,063	-	783	25,666
-	-	-	-	-	(462)	(462)
-	-	-	-	6	-	6
9	2005	-	-	-	2,061	2,061
30	2005	22,820	2,063	6	2,382	27,271
-	-	25,693	-	-	-	25,693
3	2005	-	-	-	2,334	2,334
-	-	-	-	(41)	-	(41)
31	2005	48,513	2,063	(35)	4,716	55,257
-	-	-	-	-	(1,273)	(1,273)
-	-	-	-	(405)	-	(405)
-	-	-	-	-	3,360	3,360
30	2006	48,513	2,063	(440)	6,803	56,939

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Latvijas Hipotēku un zemes banka

9- , 30 2006

()	9	30/09/06	9	30/09/05
	4,549	4,024	2,697	2,455
	1,677	1,609	1,535	1,520
/()	(882)	(832)	667	667
()/	(82)	(83)	71	71
()/	11	11	(13)	(13)
	260	319	882	876
()/	(27)	9	(653)	(680)
()	(3,753)	(340)	(344)	(234)
/()	<u>4,070</u>	<u>2,858</u>	<u>(561)</u>	<u>(623)</u>
	5,823	7,575	4,281	4,039
()	(40,907)	(40,907)	(105)	(105)
	(88,526)	(79,623)	(79,052)	(79,095)
	78,301	67,737	76,113	76,113
	61,283	61,073	23,627	23,741
	(116)	(116)	(172)	(172)
	<u>9,838</u>	<u>9,838</u>	<u>3,693</u>	<u>3,693</u>
	25,696	25,577	28,385	28,214

Latvijas Hipotēku un zemes banka

9-	,	30	2006		
		(690)	(690)	(103)	(103)
		(6,459)	(6,459)	(9,712)	(9,712)
		(1,520)	(1,372)	(1,455)	(1,336)
		17	17	55	55
()	-	-	(44)	(44)
		(7,962)	(7,814)	(11,156)	(11,037)
		(1,273)	(1,273)	(462)	(462)
		(1,273)	(1,273)	(462)	(462)
		15,771	15,800	16,664	16,612
		34,231	34,188	22,319	22,286
/()	82	83	(71)	(71)
		50,084	50,071	38,912	38,827

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Latvijas Hipotēku un zemes banka

9- , 30 2006

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Latvijas Hipotēku un zemes banka 19 1993
 140
 3 1993 .
 , 14 2004
 .
 « »,
 , ,
 ,
 100% .
 8 2006 15 7 17 2006 .

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34.
 2005 .
 , 17 « »,
 : 31
 2005 LVL 5,658 LVL 736 ,
 LVL 4,922 . 9
 2005 LVL 765 ,
 LVL 635 ,
 LVL 130 .
 2005 .
 , .

Latvijas Hipotēku un zemes banka

9-	,	30	2006		
				()
3		9	30/09/06	9	30/09/05
	:				
-		1,312	1,312	1,561	1,561
-		24	24	68	68
-		-	50	-	-
-		34	34	-	-
-					
		124	124	246	246
		1,494	1,544	1,875	1,875
	:				
-		(713)	(713)	(496)	(496)
-		(25)	(25)	-	-
-					
		(189)	(189)	(78)	(78)
		(927)	(927)	(574)	(574)
-		567	617	1,301	1,301

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2006

Latvijas Hipotēku un zemes banka

9- , 30 2006

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(a)	30/09/06		31/12/05	
	910	795	1,049	908
	375	375	284	284
	-	37,152	-	28,156
	283,340	245,278	239,038	213,578
	178,608	173,282	138,780	135,371
	3,959	3,760	3,204	3,148
	<u>600</u>	<u>585</u>	<u>481</u>	<u>476</u>
	467,792	461,227	382,836	381,921
	1,340	1,409	1,093	1,092
	<u>(3,478)</u>	<u>(3,478)</u>	<u>(4,362)</u>	<u>(4,362)</u>
	465,654	459,158	379,567	378,651

(b)	30/09/06		31/12/05	
	4,362	4,362	4,094	4,094
	1,436	1,436	2,675	2,675
	(902)	(902)	(1,475)	(1,475)
()	(57)	(57)	104	104
	<u>(1,361)</u>	<u>(1,361)</u>	<u>(1,036)</u>	<u>(1,036)</u>
	3,478	3,478	4,362	4,362

6.38% (31 2005 : 5.72%).

30 2006

Latvijas Hipot ku un zemes banka

9-	,	30	2006		
				()
6	:	-			
				(%)	
				30/09/06	31/12/05
“Hipol zings”	300	1,193	100%	300	300
“Hipot ku bankas finanšu konsult ciju centrs”	50	(347)	100%	-	50
“Hipot ku bankas nekustam pašuma a ent ra”	50	513	100%	50	50
„Mazo un vid jo komersantu atbalsta fonds”	156	150	47.62%	74	74
				424	474

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30	2006						
44,140	(31	2005	- LVL 41,837).	30	2006	LVL
	2005	- LVL 8,881).		LVL 933	(31	
	LVL 43,465	(31	LVL 43,207	2005	- LVL 33,627).	
	- 6.14%	6.25%.	5.2%	6.3%	3.76%.		

Service – 1, Moody's Investors

9 2006 CA

EUR 20,000 AD LVL 3,000 , BA

USD 4,000 USD 10,000.

Latvijas Hipotēku un zemes banka

9- , 30 2006

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30 2006

(a)

ISIN	-	-	-	-	-	-	-	-
							(-)	LVL
)	
							LVL	
LV0000800092	AG	30,000	100 LVL	3,000,000 LVL	7.5%	15.08.2007.	2,738,800	2,761,030
LV0000800118	AI	20,000	100 LVL	2,000,000 LVL	7.0%	15.08.2008.	1,977,600	2,026,925
LV0000800167	AJ	30,000	100 LVL	3,000,000 LVL	5.25%*	15.08.2008.	2,995,000	3,015,302
LV0000800183	AK	30,000	100 LVL	3,000,000 LVL	5.25%*	15.08.2009.	2,935,600	2,955,360
LV0000800266	AN	30,000	100 LVL	3,000,000 LVL	5.25%*	15.08.2010.	3,000,000	3,026,467
LV0000800100	AH	20,000	100 LVL	2,000,000 LVL	7.5%	15.08.2011.	1,129,200	1,136,562
LV0000800217	BA	100,000	100 USD	10,000,000 USD	6.25%**	15.08.2011.	3,312,000	3,338,450
LV0000800340	CA	200,000	100 EUR	20,000,000 EUR	3.69****	15.02.2012.	14,056,080	14,087,711
LV0000800142	AL	50,000	100 LVL	5,000,000 LVL	6.0%	15.08.2012.	4,690,600	4,717,266
LV0000800159	AM	70,000	100 LVL	7,000,000 LVL	5.25%	15.08.2013.	3,613,000	3,617,740
LV0000800241	BB	150,000	100 USD	15,000,000 USD	6.25%***	15.08.2014.	2,760,000	2,782,042
							43,207,880	43,464,855

* (6- RIGIBOR 0.5%), 15
 ** (6- LIBOR 0.8%), 15
 *** (6- LIBOR 0.7%), 15
 **** (6- EURIBOR 0.29%), 15

(b)

LVL 106,236 (31 2005 , - LVL 83,571) 30 2006
 LVL 105,141 (31 2005 - LVL 77,877)
 LVL 1,095 (31 2005 - LVL 5,694)
 30 2006
 20%) (31 2005 - 13.6%), 2.5% (-
 60.1% (31 2005 - 55.5%)
 - 10%).

Latvijas Hipotēku un zemes banka

9- , 30 2006

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(c)

(1+2+3-4-5+6)

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A	1	2	3	4	5	6	7
15.02.2007	0	2,513	2,280	-	(1,162)	-	3,631
15.08.2007	2,513	3,207	3,078	(3,000)	(1,162)	-	4,636
15.02.2008	2,720	3,212	2,972	-	(1,050)	-	7,854
15.08.2008	5,932	3,426	2,863	(5,000)	(1,050)	-	6,171
15.02.2009	4,358	4,944	2,726	-	(901)	-	11,127
15.08.2009	9,302	4,070	2,583	(3,000)	(901)	-	12,054
15.02.2010	10,372	4,681	2,427	-	(822)	-	16,658
15.08.2010	15,053	3,209	2,313	(3,000)	(822)	-	16,753
15.02.2011	15,262	3,176	2,209	-	(743)	-	19,904
15.08.2011	18,438	4,028	2,101	(4,462)	(743)	-	19,362
15.02.2012	18,004	2,915	1,979	(14,056)	(597)	-	8,245
15.08.2012	6,863	3,176	1,882	(5,000)	(338)	-	6,583
15.02.2013	5,039	3,283	1,776	-	(188)	-	9,910
15.08.2013	8,322	5,838	1,645	(3,862)	(188)	-	11,755
15.02.2014	10,298	3,756	1,470	-	(86)	-	15,438
15.08.2014	14,054	31,723	4,919	(2,760)	(86)	-	47,850
15.02.2015	43,017	17,984	3,514	-	-	-	64,515
	X	105,141	42,737	(44,140)	(10,839)	-	X

* : 7 - (3 - 5)

(d)

	30/09/06	31/12/05
	57,245	38,855
	47,896	39,022
	105,141	77,877