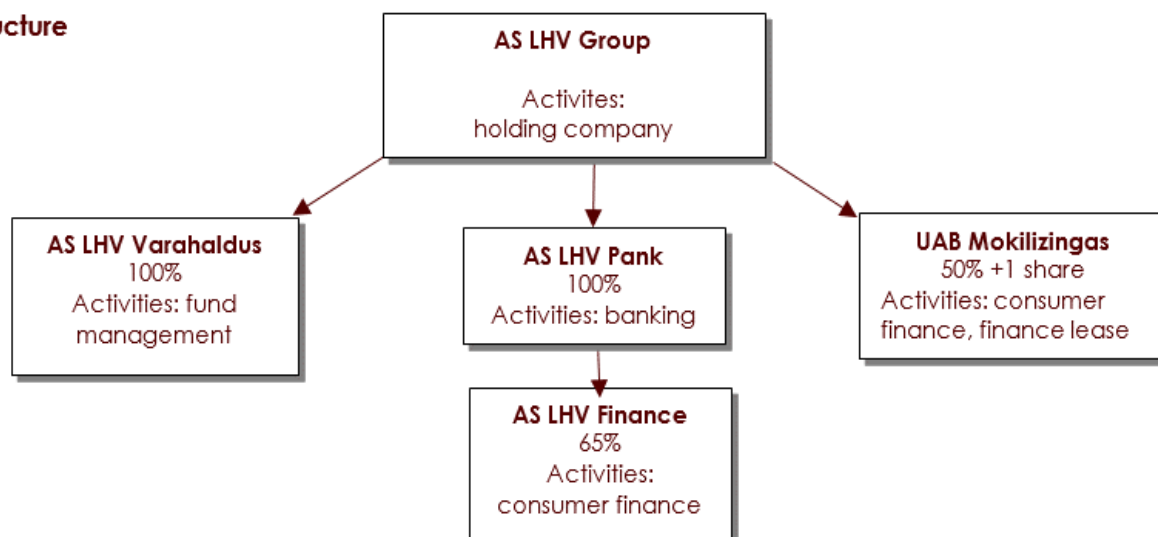


AS LHV Group is the largest financial group in Estonia based on Estonian capital. LHV was founded in 1999 by persons with long-term experience in investment and entrepreneurship. LHV branches are located in Tallinn, Tartu, Riga, Vilnius and Helsinki. LHV has more than 250 employees. The main subsidiaries of AS LHV Group are AS LHV Pank and AS LHV Varahaldus. Our banking services are used by more than 50,000 clients. Our pension funds have over 120,000 clients.

Group structure



Strategy

The mission of LHV Pank is to help create Estonian capital and support the development of local entrepreneurship.

The values of LHV Pank are: simplicity, support, performance.

LHV is focused on active and independent clients with entrepreneurial mindset. For private customers LHV offers mainly services related to deposits and money growth opportunities. For business customers LHV offers flexible and convenient financing and every-day handling of money matters.

Shareholders

AS LHV group has total of 23,356,005 ordinary shares with nominal share value of 1 euro.

As of 30th September 2014 the Group has 256 shareholders:

- 13,370,738 shares (57.2%) were owned by the supervisory board and members of the management board.
- 9,115,388 shares (39.0%) were owned by Estonian entrepreneurs and investors.
- 869,879 shares (3.7%) were owned by LHV current and former employees.

All clients and partners of LHV can be the owners of LHV in the future. LHV is pursuing to become a public company through listing on Tallinn stock exchange.

Income statement, 9 quarters

| Income statement, EURt | Q3-14 | Q2-14 | Q1-14 | Q4-13 | Q3-13 | Q2-13 | Q1-13 | Q4-12 | Q3-12 |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Net interest income | 5,396 | 4,803 | 4,252 | 4,053 | 3,465 | 2,228 | 2,093 | 1,787 | 1,464 |
| Net fee and commission income | 3,316 | 3,117 | 2,984 | 2,670 | 2,612 | 2,140 | 2,005 | 1,814 | 1,584 |
| Net gains from financial assets | 60 | 147 | 214 | 149 | 39 | 408 | 2,110 | 58 | 329 |
| Other income | 2 | -12 | 10 | 11 | 26 | 21 | 5 | 16 | 25 |
| Total revenue | 8,775 | 8,054 | 7,460 | 6,882 | 6,142 | 4,797 | 6,212 | 3,675 | 3,402 |
| Staff costs | -2,204 | -2,260 | -2,128 | -2,080 | -1,674 | -1,558 | -1,349 | -1,345 | -1,185 |
| Office rent and expenses | -349 | -340 | -341 | -341 | -310 | -297 | -288 | -303 | -274 |
| IT expenses | -334 | -291 | -300 | -300 | -225 | -214 | -200 | -231 | -194 |
| Marketing expenses | -1,197 | -1,277 | -1,247 | -1,117 | -961 | -753 | -710 | -959 | -929 |
| Other operating expenses | -1,157 | -1,333 | -1,149 | -1,403 | -1,110 | -983 | -869 | -1,045 | -798 |
| Total operating expenses | -5,240 | -5,500 | -5,164 | -5,242 | -4,281 | -3,804 | -3,417 | -3,883 | -3,380 |
| EBIT | 3,535 | 2,554 | 2,296 | 1,640 | 1,861 | 993 | 2,795 | -208 | 22 |
| Change in investment in associate | 0 | 0 | 0 | -7 | 31 | -11 | -2 | 26 | 0 |
| Earnings before impairment losses | 3,535 | 2,554 | 2,296 | 1,633 | 1,892 | 981 | 2,793 | -182 | 22 |
| Impairment losses on loans and advances | -1,106 | -928 | -577 | -920 | -581 | -612 | -759 | -259 | -327 |
| Income tax | -34 | -23 | -56 | -83 | 0 | 0 | 0 | 0 | 0 |
| Net profit | 2,395 | 1,603 | 1,663 | 630 | 1,312 | 369 | 2,034 | -440 | -305 |
| Profit attributable to non-controlling interests | 85 | 53 | 237 | -39 | 201 | -41 | -13 | 0 | 0 |
| Profit attributable to owners of the parent | 2,311 | 1,549 | 1,426 | 669 | 1,111 | 410 | 2,047 | -440 | -305 |

Income statement, 5 years

| Income statement, EURt | 2013 | 2012 | 2011 | 2010 | 2009 |
|--|----------------|----------------|----------------|---------------|---------------|
| Net interest income | 11,838 | 6,057 | 3,517 | 1,322 | 614 |
| Net fee and commission income | 9,426 | 6,388 | 5,153 | 4,251 | 3,930 |
| Net gains from financial assets | 2,706 | 793 | -1,140 | -198 | 588 |
| Other income | 63 | 101 | 117 | 239 | 284 |
| Total revenue | 24,033 | 13,339 | 7,647 | 5,614 | 5,417 |
| Staff costs | -6,662 | -5,017 | -4,225 | -3,029 | -2,085 |
| Office rent and expenses | -1,236 | -1,131 | -943 | -470 | -328 |
| IT expenses | -939 | -873 | -803 | -506 | -265 |
| Marketing expenses | -3,541 | -3,545 | -4,212 | -2,333 | -1,102 |
| Other operating expenses | -4,366 | -3,484 | -3,347 | -2,027 | -1,563 |
| Total operating expenses | -16,743 | -14,048 | -13,530 | -8,365 | -5,344 |
| EBIT | 7,290 | -710 | -5,883 | -2,751 | 73 |
| Change in investment in associate | 10 | 26 | 33 | -125 | -1,551 |
| Earnings before impairment losses | 7,300 | -684 | -5,850 | -2,876 | -1,478 |
| Impairment losses on loans and advances | -2,872 | -1,074 | -2,607 | 0 | 0 |
| Income tax | -83 | 0 | 0 | 0 | 0 |
| Net profit | 4,345 | -1,757 | -8,457 | -2,876 | -1,478 |
| Profit attributable to non-controlling interests | 108 | 0 | 0 | -209 | -45 |
| Profit attributable to owners of the parent | 4,237 | -1,757 | -8,457 | -2,667 | -1,433 |

Balance sheet, 9 quarters

| Balance sheet, EURt | Sep 14 | Jun 14 | Mar 14 | Dec 13 | Sep 13 | Jun 13 | Mar 13 | Dec 12 | Sep 12 |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Cash and cash equivalents | 62,014 | 75,074 | 122,401 | 152,309 | 87,132 | 137,356 | 148,702 | 90,411 | 88,616 |
| Financial assets at fair value | 130,787 | 102,464 | 56,649 | 48,604 | 54,578 | 54,608 | 73,591 | 116,864 | 119,352 |
| Loans granted | 293,673 | 262,690 | 240,145 | 212,289 | 192,679 | 146,796 | 121,290 | 107,174 | 89,507 |
| Loan impairments | -7,582 | -6,736 | -5,973 | -5,521 | -5,054 | -2,300 | -1,779 | -1,107 | -917 |
| Receivables from customers | 1,118 | 1,257 | 1,050 | 1,508 | 2,255 | 576 | 530 | 641 | 553 |
| Other assets | 4,461 | 4,158 | 5,387 | 6,179 | 4,976 | 3,095 | 3,237 | 3,311 | 3,210 |
| Total assets | 484,471 | 438,907 | 419,658 | 415,368 | 336,565 | 340,131 | 345,570 | 317,294 | 300,320 |
| Demand deposits | 208,644 | 174,859 | 171,400 | 160,697 | 105,767 | 103,201 | 90,450 | 74,785 | 64,050 |
| Term deposits | 182,500 | 183,211 | 185,484 | 191,588 | 179,429 | 188,689 | 214,449 | 203,717 | 201,634 |
| Accrued interest liability | 709 | 714 | 616 | 567 | 717 | 1,117 | 1,423 | 1,506 | 1,817 |
| Loans received | 17,338 | 3,638 | 3,330 | 3,529 | 3,651 | 3,675 | 3,867 | 4,141 | 4,005 |
| Loans received and deposits from custo | 409,190 | 362,423 | 360,830 | 356,381 | 289,563 | 296,683 | 310,188 | 284,149 | 271,505 |
| Other liabilities | 4,646 | 8,306 | 6,527 | 7,324 | 5,983 | 5,542 | 3,310 | 3,431 | 3,083 |
| Subordinated loans | 16,685 | 16,783 | 18,685 | 19,715 | 9,728 | 9,726 | 5,578 | 8,634 | 4,205 |
| Total liabilities | 430,522 | 387,512 | 386,042 | 383,421 | 305,274 | 311,950 | 319,077 | 296,214 | 278,793 |
| Minority interest | 2,070 | 1,986 | 1,932 | 1,695 | 1,734 | 121 | 162 | 0 | 0 |
| Equity | 51,879 | 49,410 | 31,684 | 30,252 | 29,557 | 28,059 | 26,331 | 21,080 | 21,527 |
| Total liabilities and equity | 484,471 | 438,907 | 419,658 | 415,368 | 336,565 | 340,131 | 345,570 | 317,294 | 300,320 |

Balance sheet, 5 years

| Balance sheet, EURt | Dec 13 | Dec 12 | Dec 11 | Dec 10 | Dec 09 |
|--|----------------|----------------|----------------|----------------|---------------|
| Cash and cash equivalents | 152,309 | 90,411 | 85,058 | 68,763 | 26,847 |
| Financial assets | 48,604 | 116,864 | 79,052 | 20,487 | 7,418 |
| Loans granted | 212,289 | 107,174 | 69,722 | 40,513 | 9,370 |
| Loan impairments | -5,521 | -1,107 | -3,042 | -2,439 | 0 |
| Receivables from customers | 1,508 | 641 | 373 | 1,980 | 267 |
| Other assets | 6,179 | 3,311 | 3,427 | 2,365 | 1,590 |
| Total assets | 415,368 | 317,294 | 234,590 | 131,669 | 45,491 |
| Demand deposits | 160,697 | 74,785 | 34,959 | 17,746 | 7,281 |
| Term deposits | 191,588 | 203,717 | 172,745 | 95,706 | 24,825 |
| Accrued interest liability | 567 | 1,506 | 1,482 | 737 | 178 |
| Loans received | 3,529 | 4,141 | 4,519 | 2,163 | 1,448 |
| Loans received and deposits from custo | 356,381 | 284,149 | 213,705 | 116,352 | 33,731 |
| Other liabilities | 7,324 | 3,431 | 2,648 | 1,540 | 1,733 |
| Subordinated loans | 19,715 | 8,634 | 4,009 | 2,844 | 0 |
| Total liabilities | 383,421 | 296,214 | 220,362 | 120,736 | 35,464 |
| Minority interest | 1,695 | 0 | 0 | 391 | 488 |
| Equity | 30,252 | 21,080 | 14,228 | 10,542 | 9,538 |
| Total liabilities and equity | 415,368 | 317,294 | 234,590 | 131,669 | 45,491 |

Capital adequacy, 9 quarters

| EURt | Q3-14 | Q2-14 | Q1-14 | Q4-13 | Q3-13 | Q2-13 | Q1-13 | Q4-12 | Q3-12 |
|---|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Total Tier 1 capital | 49,568 | 47,828 | 29,993 | 29,951 | 28,071 | 26,501 | 22,516 | 19,327 | 19,732 |
| Total Tier 2 capital | 16,650 | 16,750 | 3,200 | 14,975 | 9,600 | 9,600 | 5,692 | 8,500 | 4,000 |
| Net own funds for capital adequacy calculatic | 66,218 | 64,578 | 33,193 | 44,926 | 37,671 | 36,101 | 28,207 | 27,827 | 23,732 |
| Credit risk RWA | 249,299 | 220,057 | 198,708 | 173,758 | 158,695 | 119,273 | 98,155 | 101,457 | 86,263 |
| Market risk RWA | 2,919 | 6,112 | 9,698 | 8,513 | 10,296 | 10,743 | 9,930 | 10,197 | 9,234 |
| Operational risk RWA | 30,066 | 30,066 | 30,066 | 13,307 | 13,307 | 13,307 | 13,307 | 9,339 | 6,419 |
| Total RWA | 282,284 | 256,235 | 238,473 | 195,578 | 182,298 | 143,323 | 121,391 | 120,993 | 101,916 |
| Tier 1 Capital Ratio | 17.6% | 18.7% | 12.6% | 15.3% | 15.4% | 18.5% | 18.5% | 16.0% | 19.4% |
| Capital adequacy | 23.5% | 25.2% | 13.9% | 23.0% | 20.7% | 25.2% | 23.2% | 23.0% | 23.3% |

Capital adequacy, 5 years

| EURt | 2013 | 2012 | 2011 | 2010 | 2009 |
|---|---------|---------|--------|--------|--------|
| Total Tier 1 capital | 29,951 | 19,327 | 12,574 | 9,073 | 8,458 |
| Total Tier 2 capital | 14,975 | 8,500 | 4,000 | 3,000 | 0 |
| Net own funds for capital adequacy calculatic | 44,926 | 27,827 | 16,574 | 12,073 | 8,458 |
| Credit risk RWA | 173,758 | 101,457 | 68,443 | 40,089 | 25,453 |
| Market risk RWA | 8,513 | 10,197 | 13,578 | 7,193 | 3,826 |
| Operational risk RWA | 13,307 | 9,339 | 6,419 | 6,118 | 4,529 |
| Total RWA | 195,578 | 120,993 | 88,440 | 53,400 | 33,808 |
| Tier 1 Capital Ratio | 15.3% | 16.0% | 14.2% | 17.0% | 25.0% |
| Capital adequacy | 23.0% | 23.0% | 18.7% | 22.6% | 25.0% |

Income statement, 9 quarters

| Income statement, EURt | Q3-14 | Q2-14 | Q1-14 | Q4-13 | Q3-13 | Q2-13 | Q1-13 | Q4-12 | Q3-12 |
|---|---------------|---------------|---------------|---------------|---------------|---------------|--------------|---------------|--------------|
| Fee and commission income | 2,220 | 2,062 | 1,773 | 1,650 | 1,568 | 1,379 | 1,213 | 1,115 | 1,003 |
| Other operating income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total revenue | 2,220 | 2,062 | 1,773 | 1,650 | 1,568 | 1,379 | 1,213 | 1,115 | 1,003 |
| Staff costs | -237 | -274 | -253 | -208 | -214 | -247 | -174 | -161 | -134 |
| Marketing expenses | -621 | -640 | -689 | -493 | -540 | -524 | -534 | -658 | -616 |
| Other operating expenses | -376 | -341 | -339 | -410 | -341 | -282 | -258 | -293 | -208 |
| Depreciation and amortization | -5 | -55 | -10 | -10 | -8 | -5 | -5 | -5 | -5 |
| Total operating expenses | -1,239 | -1,309 | -1,291 | -1,121 | -1,102 | -1,059 | -971 | -1,117 | -963 |
| EBIT | 982 | 753 | 481 | 529 | 467 | 321 | 241 | -2 | 40 |
| Interest expense | -11 | -11 | -19 | -4 | -41 | -40 | -33 | -29 | -29 |
| Other financial income and expense | 73 | 77 | 57 | 147 | 48 | 10 | 96 | 89 | 108 |
| Total financial income and expense | 62 | 65 | 39 | 143 | 8 | -30 | 63 | 59 | 79 |
| Net profit | 1,044 | 819 | 520 | 671 | 474 | 290 | 304 | 57 | 119 |

Income statement, 5 years

| Income statement, EURt | 2013 | 2012 | 2011 | 2010 | 2009 |
|---|---------------|---------------|---------------|---------------|---------------|
| Fee and commission income | 5,810 | 3,804 | 2,377 | 1,433 | 938 |
| Other operating income | 0 | 26 | 26 | 0 | 9 |
| Total revenue | 5,810 | 3,831 | 2,403 | 1,433 | 948 |
| Staff costs | -843 | -627 | -459 | -397 | -311 |
| Marketing expenses | -2,091 | -2,448 | -2,879 | -1,974 | -905 |
| Other operating expenses | -1,291 | -944 | -735 | -437 | -425 |
| Depreciation and amortization | -28 | -20 | -6 | -10 | -86 |
| Total operating expenses | -4,253 | -4,039 | -4,079 | -2,817 | -1,727 |
| EBIT | 1,558 | -208 | -1,676 | -1,385 | -779 |
| Interest expense | -119 | -117 | -134 | -115 | -125 |
| Other financial income and expense | 302 | 450 | -207 | 356 | 628 |
| Total financial income and expense | 183 | 333 | -341 | 241 | 503 |
| Net profit | 1,741 | 124 | -2,017 | -1,144 | -277 |

Balance sheet, 9 quarters

| Balance sheet, EURt | Sep 14 | Jun 14 | Mar 14 | Dec 13 | Sep 13 | Jun 13 | Mar 13 | Dec 12 | Sep 12 |
|-------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Cash and cash equivalents | 1,462 | 520 | 374 | 383 | 643 | 814 | 1,114 | 102 | 291 |
| Financial assets at fair value | 1,360 | 1,735 | 1,449 | 1,670 | 1,633 | 1,386 | 993 | 1,001 | 991 |
| Receivables and accrued revenue | 722 | 679 | 625 | 592 | 511 | 464 | 427 | 406 | 338 |
| Other prepaid expenses | 36 | 76 | 115 | 142 | 23 | 77 | 108 | 137 | 32 |
| Other current assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 |
| Total current assets | 3,580 | 3,010 | 2,564 | 2,787 | 2,811 | 2,741 | 2,642 | 1,645 | 1,654 |
| Units of funds | 5,107 | 4,709 | 4,258 | 4,216 | 3,680 | 3,356 | 3,133 | 3,045 | 2,629 |
| Tangible and intangible assets | 7 | 12 | 67 | 76 | 78 | 49 | 37 | 42 | 47 |
| Total fixed assets | 5,114 | 4,721 | 4,325 | 4,292 | 3,758 | 3,404 | 3,170 | 3,087 | 2,676 |
| Total assets | 8,694 | 7,731 | 6,889 | 7,079 | 6,569 | 6,145 | 5,812 | 4,733 | 4,331 |
| Subordinated liabilities | 554 | 554 | 555 | 1,587 | 1,664 | 1,685 | 1,645 | 1,102 | 1,073 |
| Trade payables | 386 | 470 | 462 | 175 | 260 | 294 | 291 | 67 | 225 |
| Other liabilities | 164 | 175 | 158 | 123 | 122 | 118 | 118 | 111 | 86 |
| Total liabilities | 1,104 | 1,198 | 1,175 | 1,885 | 2,046 | 2,097 | 2,054 | 1,280 | 1,384 |
| Share capital | 4,000 | 4,000 | 4,000 | 4,000 | 4,000 | 4,000 | 4,000 | 4,000 | 4,000 |
| Mandatory reserve | 93 | 93 | 93 | 6 | 6 | 6 | 6 | 0 | 0 |
| Other reserves | 14 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Accumulated deficit/profit | 1,101 | 1,101 | 1,101 | -553 | -553 | -553 | -553 | -671 | -1,121 |
| Income for the accounting period | 2,382 | 1,339 | 520 | 1,741 | 1,069 | 595 | 304 | 124 | 67 |
| Total equity | 7,590 | 6,532 | 5,714 | 5,194 | 4,522 | 4,048 | 3,757 | 3,453 | 2,946 |
| Total liabilities and equity | 8,694 | 7,731 | 6,889 | 7,079 | 6,569 | 6,145 | 5,812 | 4,733 | 4,331 |

Balance sheet, 5 years

| Balance sheet, EURt | Dec 13 | Dec 12 | Dec 11 | Dec 10 | Dec 09 |
|-------------------------------------|--------------|--------------|--------------|--------------|--------------|
| Cash and cash equivalents | 383 | 102 | 44 | 44 | 68 |
| Financial assets at fair value | 1,670 | 1,001 | 906 | 846 | 1,359 |
| Receivables and accrued revenue | 592 | 406 | 227 | 154 | 102 |
| Other prepaid expenses | 142 | 137 | 124 | 98 | 58 |
| Other current assets | 0 | 0 | 13 | 0 | 0 |
| Total current assets | 2,787 | 1,645 | 1,312 | 1,142 | 1,587 |
| Units of funds | 4,216 | 3,045 | 2,429 | 2,571 | 1,857 |
| Tangible and intangible assets | 76 | 42 | 28 | 20 | 25 |
| Total fixed assets | 4,292 | 3,087 | 2,456 | 2,591 | 1,882 |
| Total assets | 7,079 | 4,733 | 3,769 | 3,732 | 3,469 |
| Subordinated liabilities | 1,587 | 1,102 | 1,065 | 1,029 | 635 |
| Capital Leasing liabilities | 0 | 0 | 0 | 14 | 21 |
| Provisions | 0 | 0 | 0 | 0 | 38 |
| Trade payables | 175 | 67 | 228 | 190 | 150 |
| Other liabilities | 123 | 111 | 96 | 96 | 54 |
| Total liabilities | 1,885 | 1,280 | 1,390 | 1,329 | 899 |
| Share capital | 4,000 | 4,000 | 5,100 | 4,700 | 4,026 |
| Share premium | 0 | 0 | 496 | 303 | 262 |
| Mandatory reserve | 6 | 0 | 0 | 0 | 0 |
| Accumulated deficit/profit | -553 | -671 | -1,200 | -1,456 | -1,441 |
| Income for the accounting period | 1,741 | 124 | -2,017 | -1,144 | -277 |
| Total equity | 5,194 | 3,453 | 2,379 | 2,403 | 2,571 |
| Total liabilities and equity | 7,079 | 4,733 | 3,769 | 3,732 | 3,469 |

Assets under management, 9 quarters

| Fund assets, EURt | Sep 14 | Jun 14 | Mar 14 | Dec 13 | Sep 13 | Jun 13 | Mar 13 | Dec 12 | Sep 12 |
|---------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| LHV Pensionifond XL | 66,130 | 61,568 | 54,751 | 48,994 | 45,928 | 41,866 | 39,137 | 35,451 | 32,625 |
| LHV Pensionifond L | 274,966 | 252,678 | 231,669 | 211,541 | 200,621 | 181,620 | 167,032 | 144,869 | 134,392 |
| LHV Pensionifond M | 41,062 | 37,581 | 34,354 | 31,326 | 30,057 | 27,571 | 25,446 | 22,033 | 20,706 |
| LHV Pensionifond S | 48,791 | 46,098 | 43,862 | 41,741 | 40,589 | 38,856 | 37,110 | 32,849 | 31,090 |
| LHV Pensionifond XS | 11,723 | 10,228 | 9,529 | 9,236 | 9,071 | 8,850 | 8,547 | 7,822 | 7,478 |
| LHV Täiendav Pensionifond | 5,970 | 5,821 | 5,715 | 5,727 | 5,242 | 5,022 | 4,903 | 4,540 | 4,146 |
| LHV Pärsia Lahe Fond | 60,555 | 52,013 | 46,702 | 26,319 | 21,951 | 22,925 | 5,777 | 3,984 | 3,829 |
| LHV Maaailma Aktsiad Fond | 1,395 | 1,521 | 1,614 | 1,596 | 1,413 | 1,307 | 1,407 | 1,339 | 1,249 |
| Varad kokku | 510,592 | 467,508 | 428,196 | 376,480 | 354,873 | 328,016 | 289,357 | 252,888 | 235,516 |

| Quarterly returns | Q3-14 | Q2-14 | Q1-14 | Q4-13 | Q3-13 | Q2-13 | Q1-13 | Q4-12 | Q3-12 |
|---------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| LHV Pensionifond XL | 0,22% | 1.0% | 0.1% | 0.4% | 1.4% | 0.4% | 4.4% | 2.6% | 4.1% |
| LHV Pensionifond L | 0,52% | 1.0% | 0.5% | 0.4% | 0.8% | -0.3% | 3.1% | 2.4% | 3.9% |
| LHV Pensionifond M | 0,76% | 0.9% | 0.9% | 0.4% | 0.7% | 0.1% | 1.6% | 2.3% | 3.3% |
| LHV Pensionifond S | 1,20% | 1.5% | 1.1% | 0.2% | 0.2% | 0.1% | 0.3% | 1.8% | 2.3% |
| LHV Pensionifond XS | 1,34% | 1.6% | 1.4% | 0.2% | 0.1% | 0.1% | 0.1% | 2.1% | 2.7% |
| LHV Täiendav Pensionifond | 0,14% | 1.3% | 0.2% | 0.7% | 1.7% | 0.3% | 4.8% | 2.7% | 4.1% |
| LHV Pärsia Lahe Fond | 15.4% | -2.2% | 15.0% | 7.0% | 9.4% | 13.1% | 13.0% | 1.5% | 7.8% |
| LHV Maaailma Aktsiad Fond | -5.8% | 1.9% | -3.0% | 5.1% | 8.1% | -7.8% | 2.7% | 3.4% | 2.8% |

Assets under management, 5 years

| Fund assets, EURt | 2013 | 2012 | 2011 | 2010 | 2009 |
|---------------------------|----------------|----------------|----------------|---------------|---------------|
| LHV Pensionifond XL | 48,994 | 35,451 | 24,078 | 13,265 | 6,461 |
| LHV Pensionifond L | 211,541 | 144,869 | 89,788 | 50,257 | 31,765 |
| LHV Pensionifond M | 31,326 | 22,033 | 11,065 | 4,912 | 3,337 |
| LHV Pensionifond S | 41,741 | 32,849 | 7,296 | 3,226 | 2,601 |
| LHV Pensionifond XS | 9,236 | 7,822 | 2,583 | 1,652 | 1,437 |
| LHV Täiendav Pensionifond | 5,727 | 4,540 | 3,690 | 3,298 | 2,267 |
| LHV Pärsia Lahe Fond | 26,319 | 3,984 | 4,257 | 4,975 | 4,206 |
| LHV Maaailma Aktsiad Fond | 1,596 | 1,339 | 1,265 | 1,421 | 821 |
| Varad kokku | 376,480 | 252,888 | 144,024 | 83,006 | 52,894 |

| Annual returns | 2013 | 2012 | 2011 | 2010 | 2009 |
|---------------------------|-------|-------|--------|-------|-------|
| LHV Pensionifond XL | 6.6% | 14.4% | -10.3% | 15.9% | 32.2% |
| LHV Pensionifond L | 4.0% | 13.8% | -8.6% | 16.1% | 29.6% |
| LHV Pensionifond M | 2.8% | 11.9% | -3.9% | 10.6% | 27.7% |
| LHV Pensionifond S | 0.7% | 9.1% | 0.4% | 6.8% | 23.6% |
| LHV Pensionifond XS | 0.6% | 9.5% | 1.0% | 7.0% | 22.1% |
| LHV Täiendav Pensionifond | 7.6% | 14.6% | -10.3% | 17.1% | 36.4% |
| LHV Pärsia Lahe Fond | 49.5% | 12.2% | -2.3% | 20.2% | 11.6% |
| LHV Maaailma Aktsiad Fond | 7.6% | 11.5% | -20.1% | 15.9% | 30.8% |

Income statement, 9 quarters

| Income statement, EURt | Q3-14 | Q2-14 | Q1-14 | Q4-13 | Q3-13 | Q2-13 | Q1-13 | Q4-12 | Q3-12 |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Net interest income | 4,485 | 4,010 | 3,557 | 3,286 | 2,827 | 2,259 | 2,123 | 1,843 | 1,518 |
| Net fee and commission income | 927 | 851 | 962 | 737 | 691 | 762 | 792 | 704 | 583 |
| Net gains from financial assets | 12 | 72 | 185 | 23 | -6 | 377 | 1,948 | -17 | 221 |
| Other income | 13 | 0 | 23 | 11 | 26 | 21 | 5 | 16 | 25 |
| Total revenue | 5,437 | 4,934 | 4,727 | 4,057 | 3,538 | 3,418 | 4,869 | 2,546 | 2,347 |
| Staff costs | -1,619 | -1,615 | -1,577 | -1,490 | -1,163 | -1,310 | -1,175 | -1,184 | -1,051 |
| Office rent and expenses | -292 | -282 | -281 | -285 | -254 | -272 | -269 | -285 | -258 |
| IT expenses | -216 | -209 | -241 | -230 | -161 | -186 | -171 | -203 | -165 |
| Marketing expenses | -353 | -381 | -412 | -399 | -321 | -230 | -176 | -303 | -315 |
| Other operating expenses | -679 | -734 | -720 | -832 | -710 | -717 | -643 | -768 | -627 |
| Total operating expenses | -3,158 | -3,221 | -3,230 | -3,235 | -2,609 | -2,715 | -2,436 | -2,743 | -2,416 |
| Earnings before impairment losses | 2,279 | 1,713 | 1,497 | 821 | 930 | 703 | 2,433 | -197 | -69 |
| Impairment losses on loans and advances | -841 | -760 | -575 | -705 | -543 | -612 | -759 | -259 | -327 |
| Net profit | 1,438 | 952 | 921 | 117 | 386 | 91 | 1,674 | -456 | -396 |
| Profit attributable to non-controlling interest | 56 | 32 | 24 | -20 | -24 | -41 | -13 | 0 | 0 |
| Profit attributable to owners of the parent | 1,382 | 920 | 897 | 137 | 410 | 132 | 1,687 | -456 | -396 |

Income statement, 5 years

| Income statement, EURt | 2013 | 2012 | 2011 | 2010 | 2009 |
|---|----------------|---------------|---------------|---------------|---------------|
| Net interest income | 10,495 | 6,209 | 3,577 | 1,334 | 587 |
| Net fee and commission income | 2,981 | 2,591 | 2,789 | 2,830 | 2,717 |
| Net gains from financial assets | 2,342 | 384 | -887 | 268 | 289 |
| Other income | 63 | 75 | 91 | 248 | 283 |
| Total revenue | 15,882 | 9,258 | 5,570 | 4,680 | 3,876 |
| Staff costs | -5,139 | -4,390 | -3,766 | -2,632 | -1,775 |
| Office rent and expenses | -1,080 | -1,065 | -1,016 | -526 | -371 |
| IT expenses | -748 | -751 | -782 | -493 | -260 |
| Marketing expenses | -1,126 | -1,103 | -1,333 | -359 | -207 |
| Other operating expenses | -2,902 | -2,613 | -2,547 | -1,533 | -1,031 |
| Total operating expenses | -10,995 | -9,922 | -9,444 | -5,543 | -3,643 |
| Earnings before impairment losses | 4,887 | -663 | -3,874 | -863 | 233 |
| Impairment losses on loans and advances | -2,619 | -1,074 | -2,607 | 0 | 0 |
| Net profit | 2,268 | -1,737 | -6,481 | -863 | 233 |
| Profit attributable to non-controlling interest | -98 | 0 | 0 | 0 | 0 |
| Profit attributable to owners of the parent | 2,366 | -1,737 | -6,481 | -863 | 233 |

Balance sheet, 9 quarters

| Balance sheet, EURt | Sep 14 | Jun 14 | Mar 14 | Dec 13 | Sep 13 | Jun 13 | Mar 13 | Dec 12 | Sep 12 |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Cash and cash equivalents | 60,025 | 72,842 | 119,945 | 150,595 | 84,810 | 136,430 | 147,827 | 90,295 | 88,292 |
| Financial assets | 124,323 | 96,019 | 50,944 | 42,719 | 49,265 | 49,866 | 69,465 | 112,818 | 115,732 |
| Loans granted | 287,885 | 257,305 | 235,454 | 207,245 | 187,825 | 146,796 | 121,290 | 107,174 | 89,504 |
| Loan impairments | -4,237 | -3,680 | -3,107 | -2,683 | -2,031 | -2,300 | -1,779 | -1,107 | -917 |
| Receivables from customers | 231 | 354 | 264 | 720 | 1,546 | 109 | 104 | 253 | 216 |
| Tangible and intangible assets | 1,022 | 1,050 | 923 | 949 | 870 | 923 | 1,022 | 1,072 | 1,156 |
| Other assets | 1,612 | 1,278 | 1,183 | 939 | 812 | 948 | 972 | 947 | 862 |
| Total assets | 470,861 | 425,167 | 405,607 | 400,484 | 323,095 | 332,771 | 338,901 | 311,452 | 294,844 |
| Loans received and deposits from customers | 413,690 | 365,782 | 364,079 | 359,838 | 291,221 | 299,193 | 312,064 | 286,162 | 273,627 |
| Other liabilities | 2,892 | 6,587 | 3,709 | 3,750 | 3,112 | 5,123 | 2,899 | 3,269 | 2,772 |
| Subordinated loans | 12,031 | 12,029 | 10,020 | 10,025 | 7,016 | 7,084 | 4,008 | 7,365 | 3,334 |
| Total liabilities | 428,613 | 384,398 | 377,808 | 373,612 | 301,348 | 311,401 | 318,971 | 296,796 | 279,733 |
| Minority interest | 190 | 134 | 101 | 77 | 97 | 121 | 162 | 0 | 0 |
| Equity | 42,058 | 40,636 | 27,697 | 26,795 | 21,650 | 21,249 | 19,768 | 14,656 | 15,111 |
| Total liabilities and equity | 470,861 | 425,167 | 405,607 | 400,484 | 323,095 | 332,771 | 338,901 | 311,452 | 294,844 |

Balance sheet, 5 years

| Balance sheet, EURt | Dec 13 | Dec 12 | Dec 11 | Dec 10 | Dec 09 |
|--|----------------|----------------|----------------|----------------|---------------|
| Cash and cash equivalents | 150,595 | 90,295 | 85,051 | 68,747 | 25,775 |
| Financial assets | 42,719 | 112,818 | 75,717 | 17,071 | 4,201 |
| Loans granted | 207,245 | 107,174 | 69,722 | 40,513 | 10,310 |
| Loan impairments | -2,683 | -1,107 | -3,042 | -2,439 | 0 |
| Receivables from customers | 720 | 253 | 154 | 1,839 | 178 |
| Tangible and intangible assets | 949 | 1,072 | 1,376 | 436 | 321 |
| Other assets | 939 | 947 | 813 | 757 | 142 |
| Total assets | 400,484 | 311,452 | 229,791 | 126,923 | 40,927 |
| Loans received and deposits from customers | 359,838 | 286,162 | 213,874 | 116,971 | 33,736 |
| Other liabilities | 3,750 | 3,269 | 2,343 | 1,246 | 654 |
| Subordinated loans | 10,025 | 7,365 | 3,181 | 3,032 | 0 |
| Total liabilities | 373,612 | 296,796 | 219,398 | 121,249 | 34,390 |
| Minority interest | 77 | 0 | 0 | 0 | 0 |
| Equity | 26,795 | 14,656 | 10,393 | 5,674 | 6,537 |
| Total liabilities and equity | 400,484 | 311,452 | 229,791 | 126,923 | 40,927 |

Loans, 9 quarters

| EURt | Sep 14 | Jun 14 | Mar 14 | Dec 13 | Sep 13 | Jun 13 | Mar 13 | Dec 12 | Sep 12 |
|----------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|
| Loans granted, incl: | 287,885 | 257,305 | 235,454 | 207,245 | 187,825 | 146,796 | 121,290 | 107,174 | 89,504 |
| Corporate loans | 190,393 | 170,011 | 153,983 | 132,738 | 124,510 | 109,411 | 89,163 | 78,597 | 66,185 |
| Loans to related companies | 26,090 | 25,077 | 24,080 | 24,075 | 22,071 | 0 | 0 | 0 | 0 |
| Leasing | 25,213 | 19,748 | 17,789 | 15,379 | 11,601 | 7,895 | 4,747 | 2,677 | 377 |
| Consumer loans | 19,106 | 18,703 | 17,424 | 15,882 | 14,584 | 16,179 | 14,993 | 13,144 | 11,348 |
| Leveraged loans | 9,317 | 8,874 | 9,932 | 9,956 | 9,395 | 10,140 | 10,557 | 11,162 | 10,435 |
| Hire-purchase | 9,922 | 7,928 | 6,259 | 4,883 | 2,682 | 848 | 0 | 0 | 0 |
| Credit card loans | 2,719 | 2,542 | 2,399 | 2,298 | 2,108 | 1,897 | 1,667 | 1,428 | 991 |
| Other loans | 5,125 | 4,421 | 3,589 | 2,034 | 873 | 426 | 163 | 165 | 168 |
| Loan impairments | -4,237 | -3,680 | -3,107 | -2,683 | -2,031 | -2,300 | -1,779 | -1,107 | -917 |
| Total loans granted | 283,648 | 253,624 | 232,347 | 204,562 | 185,794 | 144,496 | 119,511 | 106,067 | 88,587 |

Loans, 5 years

| EURt | Dec 13 | Dec 12 | Dec 11 | Dec 10 | Dec 09 |
|----------------------------|----------------|----------------|---------------|---------------|---------------|
| Loans granted, incl: | 207,245 | 107,174 | 69,722 | 40,513 | 10,310 |
| Corporate loans | 132,738 | 78,597 | 45,690 | 17,163 | 7,296 |
| Loans to related companies | 24,075 | 0 | 0 | 0 | 0 |
| Leasing | 15,379 | 2,677 | 0 | 0 | 0 |
| Consumer loans | 15,882 | 13,144 | 15,712 | 13,553 | 0 |
| Leveraged loans | 9,956 | 11,162 | 8,080 | 9,613 | 3,015 |
| Hire-purchase | 4,883 | 0 | 0 | 0 | 0 |
| Credit card loans | 2,298 | 1,428 | 66 | 0 | 0 |
| Other loans | 2,034 | 165 | 174 | 183 | 0 |
| Loan impairments | -2,683 | -1,107 | -3,042 | -2,439 | 0 |
| Total loans granted | 204,562 | 106,067 | 66,680 | 38,074 | 10,310 |

Deposits and loans received from customers, 9 quarters

| EURt | Sep 14 | Jun 14 | Mar 14 | Dec 13 | Sep 13 | Jun 13 | Mar 13 | Dec 12 | Sep 12 |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Demand deposits | 212,143 | 178,218 | 174,650 | 164,153 | 107,428 | 105,711 | 92,326 | 76,799 | 66,172 |
| Term deposits | 183,501 | 183,211 | 185,484 | 191,588 | 179,429 | 188,689 | 214,449 | 203,717 | 201,634 |
| Loans received | 17,336 | 3,639 | 3,330 | 3,529 | 3,648 | 3,675 | 3,867 | 4,141 | 4,005 |
| Accrued interest liability | 709 | 714 | 616 | 567 | 717 | 1,117 | 1,423 | 1,506 | 1,817 |
| Total loans received and deposits from customer | 413,690 | 365,782 | 364,079 | 359,838 | 291,221 | 299,193 | 312,064 | 286,162 | 273,627 |

Deposits and loans received from customers, 5 years

| EURt | Dec 13 | Dec 12 | Dec 11 | Dec 10 | Dec 09 |
|--|----------------|----------------|----------------|----------------|---------------|
| Demand deposits | 164,153 | 76,799 | 35,128 | 18,365 | 7,286 |
| Term deposits | 191,588 | 203,717 | 172,745 | 95,706 | 24,825 |
| Loans received | 3,529 | 4,141 | 4,519 | 2,163 | 1,448 |
| Accrued interest liability | 567 | 1,506 | 1,482 | 737 | 178 |
| Total loans received and deposits from customer | 359,838 | 286,162 | 213,874 | 116,971 | 33,736 |

Quality of assets, 8 quarters

| EURt | Sep 14 | Jun 14 | Mar 14 | Dec 13 | Sep 13 | Jun 13 | Mar 13 | Dec 12 |
|--|---------|---------|---------|---------|---------|---------|---------|---------|
| Loans granted, | 287,885 | 257,305 | 235,454 | 207,245 | 187,825 | 146,796 | 121,290 | 107,174 |
| incl. past due: | 14,264 | 12,420 | 13,009 | 9,758 | 10,796 | 10,534 | 9,548 | 8,603 |
| 1-30 days | 6,214 | 5,669 | 4,517 | 4,594 | 4,092 | 3,834 | 3,306 | 3,367 |
| 31-60 days | 2,195 | 1,824 | 2,341 | 1,628 | 1,458 | 2,008 | 2,193 | 1,277 |
| 61-90 days | 1,781 | 1,434 | 3,128 | 1,195 | 3,487 | 687 | 525 | 922 |
| over 90 days or contract cancelled | 4,074 | 3,493 | 3,023 | 2,341 | 1,758 | 4,005 | 3,524 | 3,037 |
| Loan impairments | -4,237 | -3,680 | -3,107 | -2,683 | -2,031 | -2,300 | -1,779 | -1,107 |
| Share of impairments (over 90 days or cancelled) | 104.0% | 105.4% | 102.8% | 114.6% | 115.5% | 57.4% | 50.5% | 36.5% |

| EURt, percentage | Sep 14 | Jun 14 | Mar 14 | Dec 13 | Sep 13 | Jun 13 | Mar 13 | Dec 12 |
|--|---------|---------|---------|---------|---------|---------|---------|---------|
| Loans granted, | 287,885 | 257,305 | 235,454 | 207,245 | 187,825 | 146,796 | 121,290 | 107,174 |
| incl. past due: | 5.0% | 4.8% | 5.5% | 4.7% | 5.7% | 7.2% | 7.9% | 8.0% |
| 1-30 days | 2.2% | 2.2% | 1.9% | 2.2% | 2.2% | 2.6% | 2.7% | 3.1% |
| 31-60 days | 0.8% | 0.7% | 1.0% | 0.8% | 0.8% | 1.4% | 1.8% | 1.2% |
| 61-90 days | 0.6% | 0.6% | 1.3% | 0.6% | 1.9% | 0.5% | 0.4% | 0.9% |
| over 90 days or contract cancelled | 1.4% | 1.4% | 1.3% | 1.1% | 0.9% | 2.7% | 2.9% | 2.8% |
| Loan impairments | -1.5% | -1.4% | -1.3% | -1.3% | -1.1% | -1.6% | -1.5% | -1.0% |
| Share of impairments (over 90 days or cancelled) | 104.0% | 105.4% | 102.8% | 114.6% | 115.5% | 57.4% | 50.5% | 36.5% |

Capital adequacy, 9 quarters

| EURt | Q3-14 | Q2-14 | Q1-14 | Q4-13 | Q3-13 | Q2-13 | Q1-13 | Q4-12 | Q3-12 |
|---|---------|---------|---------|---------|---------|---------|---------|---------|--------|
| Total Tier 1 capital | 40,257 | 39,275 | 26,453 | 26,366 | 20,897 | 20,928 | 17,256 | 14,215 | 14,671 |
| Total Tier 2 capital | 12,000 | 12,000 | 4,000 | 10,000 | 7,000 | 7,000 | 4,192 | 7,000 | 3,000 |
| Net own funds for capital adequacy calculatic | 52,257 | 51,275 | 30,453 | 36,366 | 27,897 | 27,928 | 21,448 | 21,215 | 17,671 |
| Credit risk RWA | 243,892 | 216,529 | 195,398 | 169,607 | 156,924 | 115,180 | 94,580 | 98,080 | 83,500 |
| Market risk RWA | 2,987 | 2,997 | 4,724 | 3,406 | 3,065 | 6,990 | 6,830 | 7,310 | 6,630 |
| Operational risk RWA | 19,194 | 19,194 | 19,194 | 9,755 | 9,755 | 9,750 | 9,750 | 6,900 | 6,900 |
| Total RWA | 266,073 | 238,721 | 219,316 | 182,767 | 169,744 | 131,920 | 111,160 | 112,290 | 97,030 |
| Tier 1 Capital Ratio | 15.1% | 16.5% | 12.1% | 14.4% | 12.3% | 15.9% | 15.5% | 12.7% | 15.1% |
| Capital adequacy | 19.6% | 21.5% | 13.9% | 19.9% | 16.4% | 21.2% | 19.3% | 18.9% | 18.2% |

Capital adequacy, 5 years

| EURt | 2013 | 2012 | 2011 | 2010 | 2009 |
|---|---------|---------|--------|--------|--------|
| Total Tier 1 capital | 26,366 | 14,215 | 9,892 | 5,459 | 6,267 |
| Total Tier 2 capital | 10,000 | 7,000 | 3,000 | 2,729 | 0 |
| Net own funds for capital adequacy calculatic | 36,366 | 21,215 | 12,892 | 8,188 | 6,267 |
| Credit risk RWA | 169,607 | 98,080 | 65,875 | 36,228 | 22,037 |
| Market risk RWA | 3,406 | 7,310 | 11,481 | 4,916 | 2,006 |
| Operational risk RWA | 9,755 | 6,900 | 5,301 | 5,871 | 4,010 |
| Total RWA | 182,767 | 112,290 | 82,657 | 47,015 | 28,053 |
| Tier 1 Capital Ratio | 14.4% | 12.7% | 12.0% | 11.6% | 22.3% |
| Capital adequacy | 19.9% | 18.9% | 15.6% | 17.4% | 22.3% |

Income statement, 5 quarters

| Income statement, EURt | Q3-14 | Q2-14 | Q1-14 | Q4-13 | Q3-13 |
|--|--------------|--------------|--------------|--------------|--------------|
| Net interest income | 979 | 924 | 829 | 789 | 696 |
| Net fee and commission income | 169 | 204 | 249 | 287 | 354 |
| Other income | -1 | -1 | 0 | -2 | -3 |
| Total revenue | 1,147 | 1,128 | 1,079 | 1,073 | 1,046 |
| Staff costs | -294 | -321 | -255 | -339 | -294 |
| Office rent and expenses | -31 | -30 | -32 | -32 | -30 |
| IT expenses | -59 | -49 | -32 | -37 | -25 |
| Marketing expenses | -223 | -256 | -145 | -225 | -102 |
| Other operating expenses | -183 | -238 | -131 | -179 | -108 |
| Total operating expenses | -790 | -895 | -595 | -813 | -559 |
| Earnings before impairment losses | 357 | 233 | 483 | 261 | 488 |
| Impairment losses | -265 | -168 | -2 | -215 | -37 |
| Income tax | -34 | -23 | -56 | -83 | 0 |
| Net profit | 57 | 42 | 426 | -38 | 450 |

Balance sheet, 6 quarters

| Balance sheet, EURt | Sep 14 | Jun 14 | Mar 14 | Dec 13 | Sep 13 | Jun 13 |
|-------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Cash and cash equivalents | 1,637 | 1,624 | 2,002 | 1,190 | 1,653 | 1,404 |
| Loans granted | 31,877 | 30,462 | 28,770 | 29,118 | 26,925 | 24,200 |
| Loan impairments | -3,345 | -3,055 | -2,866 | -2,838 | -3,023 | -2,915 |
| Receivables from customers | 169 | 155 | 167 | 213 | 203 | 216 |
| Other assets | 684 | 644 | 1,919 | 2,898 | 2,080 | 1,678 |
| Total assets | 31,023 | 29,830 | 29,993 | 30,582 | 27,838 | 24,584 |
| Loans received | 26,092 | 25,077 | 24,080 | 24,075 | 22,074 | 19,208 |
| Other liabilities | 1,170 | 1,049 | 2,251 | 3,271 | 2,489 | 2,551 |
| Total liabilities | 27,262 | 26,126 | 26,331 | 27,345 | 24,564 | 21,759 |
| Equity | 3,761 | 3,704 | 3,662 | 3,236 | 3,275 | 2,824 |
| Total liabilities and equity | 31,023 | 29,830 | 29,993 | 30,582 | 27,838 | 24,584 |

Loans, 6 quarters

| EURt | Sep 14 | Jun 14 | Mar 14 | Dec 13 | Sep 13 | Jun 13 |
|----------------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Loans granted, incl: | 31,877 | 30,462 | 28,770 | 29,118 | 26,925 | 24,200 |
| Hire-purchase | 20,889 | 19,554 | 18,185 | 18,219 | 16,108 | 13,563 |
| Consumer loans | 9,526 | 8,983 | 8,081 | 7,910 | 7,303 | 6,502 |
| Leasing | 1,463 | 1,926 | 2,504 | 2,989 | 3,515 | 4,135 |
| Loan impairments | -3,345 | -3,055 | -2,866 | -2,838 | -3,023 | -2,915 |
| Total loans granted | 28,532 | 27,407 | 25,904 | 26,280 | 23,902 | 21,285 |

Quality of assets, 6 quarters

| EURt | Sep 14 | Jun 14 | Mar 14 | Dec 13 | Sep 13 | Jun 13 |
|--|---------------|---------------|---------------|---------------|---------------|---------------|
| Loans granted, | 31,877 | 30,462 | 28,770 | 29,118 | 26,925 | 24,200 |
| incl. past due: | 7,625 | 7,215 | 7,116 | 7,269 | 6,900 | 6,535 |
| 1-30 days | 2,928 | 2,789 | 2,768 | 3,079 | 2,313 | 2,021 |
| 31-60 days | 1,162 | 1,107 | 1,053 | 1,086 | 980 | 956 |
| 61-90 days | 364 | 342 | 332 | 297 | 354 | 283 |
| over 90 days or contract cancelled | 3,172 | 2,978 | 2,963 | 2,808 | 3,253 | 3,275 |
| Loan impairments | -3,345 | -3,055 | -2,866 | -2,838 | -3,023 | -2,915 |
| Share of impairments (over 90 days or cancelled) | 105.5% | 102.6% | 96.7% | 101.1% | 92.9% | 89.0% |

| EURt, percentage | Sep 14 | Jun 14 | Mar 14 | Dec 13 | Sep 13 | Jun 13 |
|--|---------------|---------------|---------------|---------------|---------------|---------------|
| Loans granted, | 31,877 | 30,462 | 28,770 | 29,118 | 26,925 | 24,200 |
| incl. past due: | 23.9% | 23.7% | 24.7% | 25.0% | 25.6% | 27.0% |
| 1-30 days | 9.2% | 9.2% | 9.6% | 10.6% | 8.6% | 8.4% |
| 31-60 days | 3.6% | 3.6% | 3.7% | 3.7% | 3.6% | 4.0% |
| 61-90 days | 1.1% | 1.1% | 1.2% | 1.0% | 1.3% | 1.2% |
| over 90 days or contract cancelled | 9.9% | 9.8% | 10.3% | 9.6% | 12.1% | 13.5% |
| Loan impairments | -10.5% | -10.0% | -10.0% | -9.7% | -11.2% | -12.0% |
| Share of impairments (over 90 days or cancelled) | 105.5% | 102.6% | 96.7% | 101.1% | 92.9% | 89.0% |