

## Performance indicators as of 31.03.2016

No		Capital adequacy ratio <sup>1</sup>	Liquidity ratio <sup>2</sup>	Return on equity (ROE) <sup>3</sup>	Return on assets (ROA) <sup>4</sup>
1	ABLV Bank	16.31%	81.61%	30.83%	1.80%
2	Baltic International Bank	17.70%	91.10%	13.86%	0.90%
3	Baltikums Bank	22.62%	73.32%	15.74%	1.20%
4	Bank M2M Europe	23.61%	90.49%	12.86%	0.84%
5	Citadele banka	14.50%	59.06%	9.57%	0.84%
6	DNB banka	18.09%	42.40%	11.76%	1.44%
7	Expobank	41.65%	110.56%	7.27%	1.18%
8	Latvijas pasta banka	15.65%	94.29%	36.14%	3.41%
9	Meridian Trade Bank	12.90%	77.97%	3.80%	0.32%
10	NORVIK BANKA	16.77%	63.07%	0.16%	0.02%
11	PrivatBank	26.17%	69.47%	8.49%	0.90%
12	Reģionālā investīciju banka	26.84%	85.50%	9.02%	0.53%
13	Rietumu Banka	21.11%	79.67%	15.39%	1.84%
14	Rigensis Bank	25.53%	96.19%	9.28%	1.59%
15	SEB banka	23.24%	36.19%	7.13%	0.92%
16	Swedbank	23.11%	51.86%	8.38%	1.78%

Data source: the information presented by banks

<sup>1</sup> According to the Credit Institution Law, the capital adequacy ratio should be at least 8%

<sup>2</sup> Liquidity ratio is calculated as liquid assets divided by current liabilities (with maturity up to 30 days), Liquidity ratio should be at least 30%

<sup>3</sup> ROE is calculated as the ratio of profit/loss of the reporting period (after tax) to the average equity

<sup>4</sup> ROA is calculated as the ratio of profit/loss of the reporting period (after tax) to the average assets

**Assets as of 31.03.2016, EUR thou\***

No	Name of bank	31.03.2016	Changes compared to			
			31.12.2015		31.03.2015	
				%		%
1	Swedbank	<b>5,412,916.6</b>	-84,718.7	-1.5	397,587.4	7.9
2	ABLV Bank	<b>4,704,569.8</b>	-244,244.3	-4.9	54,197.6	1.2
3	Rietumu Banka	<b>3,704,283.6</b>	-167,224.0	-4.3	-84,158.5	-2.2
4	SEB banka	<b>3,547,005.7</b>	-44,088.5	-1.2	-115,708.7	-3.2
5	Nordea Bank AB Latvijas filiāle	<b>3,084,124.8</b>	387,495.4	14.4	241,053.6	8.5
6	Citadele banka	<b>2,548,443.1</b>	13,099.8	0.5	113,737.9	4.7
7	DNB banka	<b>2,237,127.6</b>	-100,111.9	-4.3	-166,868.0	-6.9
8	NORVIK BANKA	<b>1,083,403.4</b>	-23,202.5	-2.1	-37,885.3	-3.4
9	Baltikums Bank	<b>696,734.5</b>	-68,754.7	-9.0	-39,402.1	-5.4
10	Reģionālā investīciju banka	<b>577,233.5</b>	-93,927.4	-14.0	-113,115.1	-16.4
11	PrivatBank	<b>550,363.3</b>	-105,508.7	-16.1	-154,887.8	-22.0
12	Baltic International Bank	<b>498,100.3</b>	-64,056.7	-11.4	-56,150.2	-10.1
13	Expobank	<b>442,138.8</b>	-40,171.2	-8.3	75,239.6	20.5
14	Danske Bank filiāle Latvijā	<b>417,421.7</b>	14,145.2	3.5	-78,663.7	-15.9
15	Meridian Trade Bank	<b>319,720.3</b>	-12,522.1	-3.8	48,154.0	17.7
16	Rigensis Bank	<b>265,755.0</b>	-39,139.7	-12.8	61,269.9	30.0
17	Bank M2M Europe	<b>226,195.9</b>	-13,452.4	-5.6	49,595.0	28.1
18	Latvijas pasta banka	<b>212,766.9</b>	-3,219.6	-1.5	61,357.7	40.5
19	OP Corporate Bank filiāle Latvijā	<b>170,142.0</b>	94,251.9	124.2	11,883.4	7.5
20	BIGBANK Latvijas filiāle	<b>103,012.3</b>	2,371.5	2.4	6,198.9	6.4
21	Svenska Handelsbanken AB Latvijas filiāle	<b>26,787.1</b>	-2,896.6	-9.8	-8,331.6	-23.7
22	Eesti Krediitipank Latvijas filiāle	<b>13,913.9</b>	-6,955.5	-33.3	-11,403.0	-45.0
23	Skandinaviska Enskilda Banken Rīgas filiāle	<b>3,288.5</b>	-41.2	-1.2	232.2	7.6
	<b>Total</b>	<b>30,886,820.8</b>	<b>-1,050,875.4</b>	<b>-3.3</b>	<b>-340,151.1</b>	<b>-1.1</b>

**Assets under trust management as 31.03.2016, EUR thou \***

No	Name of bank	31.03.2016	Changes compared to			
			31.12.2015		31.03.2015	
				%		%
1	PrivatBank	<b>670,681.7</b>	19,659.2	3.0	95,158.0	16.5
2	Expobank	<b>203,141.3</b>	24,028.7	13.4	19,818.5	10.8
3	Bank M2M Europe	<b>113,685.1</b>	-12,444.0	-9.9	2,463.9	2.2
4	Baltic International Bank	<b>108,563.7</b>	-2,027.2	-1.8	-14,474.1	-11.8
5	Reģionālā investīciju banka	<b>106,174.9</b>	-1,739.7	-1.6	-32,051.8	-23.2
6	Rigensis Bank	<b>94,636.6</b>	4,023.4	4.4	43,478.7	85.0
7	Swedbank	<b>73,907.8</b>	436.6	0.6	-3,866.4	-5.0
8	Latvijas pasta banka	<b>66,970.7</b>	-16,779.0	-20.0	-17,120.1	-20.4
9	Citadele banka	<b>56,974.0</b>	-6,412.6	-10.1	-7,662.3	-11.9
10	ABLV Bank	<b>38,602.5</b>	-1,139.7	-2.9	-10,461.9	-21.3
11	Rietumu Banka	<b>28,554.1</b>	3,525.6	14.1	-4,317.9	-13.1
12	Baltikums Bank	<b>19,083.8</b>	-2,363.0	-11.0	9,310.3	95.3
13	Meridian Trade Bank	<b>13,100.0</b>	0.0	0.0	400.0	3.1
14	NORVIK BANKA	<b>2,404.2</b>	216.5	9.9	-415.5	-14.7
15	BIGBANK Latvijas filiāle	<b>0.0</b>	-	-	-	-
16	Danske Bank filiāle Latvijā	<b>0.0</b>	-	-	-	-
17	DNB banka	<b>0.0</b>	-	-	-	-
18	Eesti Krediitipank Latvijas filiāle	<b>0.0</b>	-	-	-	-
19	Nordea Bank AB Latvijas filiāle	<b>0.0</b>	-	-	-	-
20	OP Corporate Bank filiāle Latvijā	<b>0.0</b>	-	-	-	-
21	SEB banka	<b>0.0</b>	-	-	-	-
22	Skandinaviska Enskilda Banken Rīgas filiāle	<b>0.0</b>	-	-	-	-
23	Svenska Handelsbanken AB Latvijas filiāle	<b>0.0</b>	-	-	-	-
	<b>Total</b>	<b>1,596,480.4</b>	<b>-105,311.4</b>	<b>-6.2</b>	<b>9,927.4</b>	<b>0.6</b>

**Capital and reserves as of 31.03.2016, EUR thou**

No	Name of bank	31.03.2016	Changes compared to 31.12.2015	
				%
1	Swedbank	1,016,512.2	-178,604.5	-14.9
2	Rietumu Banka	432,732.0	25,093.7	6.2
3	SEB banka	432,478.0	-5,851.4	-1.3
4	DNB banka	286,965.4	8,176.4	2.9
5	ABLV Bank	243,775.8	-37,677.8	-13.4
6	Citadele banka	215,640.0	14,968.1	7.5
7	NORVIK BANKA	97,578.8	-8,564.0	-8.1
8	Expobank	76,301.4	2,969.2	4.0
9	PrivatBank	65,523.7	-991.7	-1.5
10	Baltikums Bank	57,299.2	-591.4	-1.0
11	Rigensis Bank	47,386.3	1,423.4	3.1
12	Reģionālā investīciju banka	35,752.4	1,650.4	4.8
13	Baltic International Bank	33,092.9	747.8	2.3
14	Latvijas pasta banka	24,750.8	8,222.5	49.7
15	Meridian Trade Bank	24,451.6	33.0	0.1
16	Bank M2M Europe	16,928.6	2,351.9	16.1
17	BIGBANK Latvijas filiāle	*	-	-
18	Danske Bank filiāle Latvijā	*	-	-
19	Eesti Krediitipank Latvijas filiāle	*	-	-
20	Nordea Bank AB Latvijas filiāle	*	-	-
21	OP Corporate Bank filiāle Latvijā	*	-	-
22	Skandinaviska Enskilda Banken Rīgas filiāle	*	-	-
23	Svenska Handelsbanken AB Latvijas filiāle	*	-	-
	<b>Total</b>	<b>3,188,642.8</b>	<b>-136,078.2</b>	<b>-4.1</b>

\* The capital of foreign banks branches are not segregated

**Profit/loss as of 31.03.2016, EUR thou**

No	Name of bank	31.03.2016	Changes compared to 31.03.2015	
				%
1	Swedbank	<b>24,204.4</b>	549.8	2.3%
2	ABLV Bank	<b>21,507.0</b>	1,431.8	7.1%
3	Rietumu Banka	<b>16,886.6</b>	-2,602.4	-13.4%
4	DNB banka	<b>8,307.1</b>	4,165.8	100.6%
5	SEB banka	<b>8,011.2</b>	-1,380.6	-14.7%
6	Citadele banka	<b>5,079.6</b>	-291.9	-5.4%
7	Baltikums Bank	<b>2,234.1</b>	-233.2	-9.5%
8	Latvijas pasta banka	<b>1,824.4</b>	685.2	60.1%
9	Expobank	<b>1,369.1</b>	-1,049.1	-43.4%
10	PrivatBank	<b>1,341.0</b>	-1,209.6	-47.4%
11	Baltic International Bank	<b>1,173.2</b>	867.3	283.5%
12	Rigensis Bank	<b>1,100.3</b>	203.5	23%
13	<i>BIGBANK Latvijas filiāle</i>	<b>1,014.4</b>	526.1	107.8%
14	Reģionālā investīciju banka	<b>795.9</b>	-182.8	-18.7%
15	Bank M2M Europe	<b>484.5</b>	-413.6	-46.1%
16	Meridian Trade Bank	<b>230.4</b>	321.1	354.1%
17	NORVIK BANKA	<b>62.8</b>	-2,838.1	-97.8%
18	<i>Eesti Krediidipank Latvijas filiāle</i>	<b>-135.1</b>	-141.9	-2111%
19	<i>Danske Bank filiāle Latvijā</i>	-	-	-
20	<i>Nordea Bank AB Latvijas filiāle</i>	-	-	-
21	<i>OP Corporate Bank filiāle Latvijā</i>	-	-	-
22	<i>Skandinaviska Enskilda Banken Rīgas filiāle</i>	-	-	-
23	<i>Svenska Handelsbanken AB Latvijas filiāle</i>	-	-	-
	<b>Total</b>	<b>105,988.2</b>	<b>1,436.4</b>	<b>1.4%</b>

- Data are not available

### Deposits as of 31.03.2016, EUR thou

N o	Name of bank	31.03.2016	Changes compared to			
			31.12.2015		31.03.2015	
				%		%
1	Swedbank	<b>4,201,136.2</b>	93,453.2	2.3	511,699.2	13.9
2	ABLV Bank	<b>3,553,613.8</b>	-251,548.7	-6.6	-109,653.2	-3.0
3	Rietumu Banka	<b>2,985,066.8</b>	-198,611.4	-6.2	-217,588.2	-6.8
4	SEB banka	<b>2,219,580.2</b>	113,078.4	5.4	174,067.8	8.5
5	Citadele banka	<b>2,056,575.3</b>	5,325.0	0.3	70,811.2	3.6
6	Nordea Bank AB Latvijas filiāle	<b>1,683,532.9</b>	152,769.9	10.0	373,882.7	28.5
7	DNB banka	<b>1,195,951.3</b>	-26,690.0	-2.2	73,801.8	6.6
8	NORVIK BANKA	<b>871,849.3</b>	-33,813.5	-3.7	-64,801.5	-6.9
9	Baltikums Bank	<b>595,408.1</b>	-75,154.9	-11.2	-49,610.0	-7.7
10	Reģionālā investīciju banka	<b>492,895.0</b>	-94,416.8	-16.1	-113,785.2	-18.8
11	Baltic International Bank	<b>419,579.8</b>	-69,613.9	-14.2	-61,176.4	-12.7
12	PrivatBank	<b>411,679.1</b>	-129,896.6	-24.0	-189,913.5	-31.6
13	Expobank	<b>344,768.9</b>	-43,623.7	-11.2	58,240.8	20.3
14	Meridian Trade Bank	<b>276,728.2</b>	-2,545.6	-0.9	43,062.2	18.4
15	Rigensis Bank	<b>215,576.8</b>	-40,802.9	-15.9	56,489.4	35.5
16	Bank M2M Europe	<b>205,203.5</b>	-6,610.0	-3.1	45,709.5	29
17	Danske Bank filiāle Latvijā	<b>204,111.3</b>	19,948.1	10.8	-75,107.9	-26.9
18	Latvijas pasta banka	<b>177,527.3</b>	-15,141.4	-7.9	50,399.0	39.6
19	OP Corporate Bank filiāle Latvijā	<b>108,602.4</b>	83,122.9	326	-20,518.4	-16
20	BIGBANK Latvijas filiāle	<b>73,402.8</b>	997.6	1.4	4,147.0	6.0
21	Eesti Krediitipank Latvijas filiāle	<b>20,259.1</b>	-6,260.2	-23.6	-10,303.2	-33.7
22	Svenska Handelsbanken AB Latvijas filiāle	<b>9,664.1</b>	-2,279.3	-19.1	-3,365.7	-25.8
23	Skandinaviska Enskilda Banken Rīgas filiāle	<b>0.0</b>	-	-	-	-
	<b>Total</b>	<b>22,358,709.0</b>	<b>-896,946.8</b>	<b>-3.9</b>	<b>45,071.5</b>	<b>0.2</b>

**Deposits broken down by term and clients as of 31.03.2016, EUR thou**

No	Name of bank	Deposits	Deposits by term		Deposits by clients	
			Demand deposits	Term deposits	Households	Enterprises
1	ABLV Bank	<b>3,553,613.8</b>	3,486,656.1	66,957.7	615,590.2	2,937,947.6
2	Baltic International Bank	<b>419,579.8</b>	364,562.2	55,017.6	94,516.9	325,062.9
3	Baltikums Bank	<b>595,408.1</b>	570,970.1	24,438.0	105,976.1	489,432.0
4	Bank M2M Europe	<b>205,203.5</b>	138,530.5	66,673.1	85,109.8	120,093.7
5	<i>BIGBANK</i> Latvijas filiāle	<b>73,402.8</b>	0.0	73,402.8	15,135.2	58,267.6
6	Citadele banka	<b>2,056,575.3</b>	1,578,759.7	477,815.6	881,801.0	1,093,992.0
7	<i>Danske Bank</i> filiāle Latvijā	<b>204,111.3</b>	190,120.7	13,990.6	29,008.9	175,065.5
8	DNB banka	<b>1,195,951.3</b>	855,220.9	340,730.4	532,249.7	634,697.2
9	<i>Eesti Krediidipank</i> Latvijas filiāle	<b>20,259.1</b>	3,776.7	16,482.4	19,544.1	715.0
10	Expobank	<b>344,768.9</b>	337,765.8	7,003.1	16,496.3	328,272.6
11	Latvijas pasta banka	<b>177,527.3</b>	140,747.6	36,779.6	58,636.1	118,891.2
12	Meridian Trade Bank	<b>276,728.2</b>	217,759.0	58,969.3	115,941.4	156,192.4
13	<i>Nordea Bank AB</i> Latvijas filiāle	<b>1,683,532.9</b>	1,291,743.5	391,789.4	507,935.9	989,299.3
14	NORVIK BANKA	<b>871,849.3</b>	638,469.7	233,379.6	335,450.6	535,634.9
15	<i>OP Corporate Bank</i> filiāle Latvijā	<b>108,602.4</b>	21,602.4	87,000.0	0.0	23,602.4
16	PrivatBank	<b>411,679.1</b>	266,069.3	145,609.9	184,065.0	227,605.4
17	Reģionālā investīciju banka	<b>492,895.0</b>	450,639.0	42,256.0	59,670.8	433,212.4
18	Rietumu Banka	<b>2,985,066.8</b>	2,645,268.9	339,797.9	822,656.3	2,162,368.0
19	Rigensis Bank	<b>215,576.8</b>	183,505.0	32,071.8	18,932.5	196,644.2
20	SEB banka	<b>2,219,580.2</b>	1,876,840.8	342,739.3	1,112,442.9	961,193.3
21	<i>Skandinaviska Enskilda Banken</i> Rīgas filiāle	<b>0.0</b>	0.0	0.0	0.0	0.0
22	<i>Svenska Handelsbanken AB</i> Latvijas filiāle	<b>9,664.1</b>	9,465.6	198.4	1,451.2	8,212.9
23	Swedbank	<b>4,201,136.2</b>	3,461,898.4	739,237.8	2,221,403.1	1,875,357.0
	<b>Total</b>	<b>22,358,709.0</b>	<b>18,730,371.7</b>	<b>3,628,337.3</b>	<b>7,834,014.1</b>	<b>13,887,756.5</b>

**Loans issued by banks as of 31.03.2016, EUR thou**

No	Name of bank	31.03.2016	Changes compared to			
			31.12.2015		31.03.2015	
				%		%
1	Swedbank	<b>3,158,941.8</b>	-5,818.5	-0.2	7,036.7	0.2
2	<i>Nordea Bank AB</i> Latvijas filiāle	<b>2,615,643.8</b>	228,311.1	9.6	194,488.7	8.0
3	SEB banka	<b>2,405,182.4</b>	-54,146.1	-2.2	-134,036.3	-5.3
4	DNB banka	<b>1,561,179.8</b>	-17,304.2	-1.1	-117,904.6	-7.0
5	Rietumu Banka	<b>1,288,542.0</b>	-35,908.6	-2.7	-85,381.4	-6.2
6	Citadele banka	<b>1,082,423.6</b>	9,703.7	0.9	93,463.7	9.5
7	ABLV Bank	<b>921,856.7</b>	25,622.0	2.9	66,337.0	7.8
8	<i>Danske Bank</i> filiāle Latvijā	<b>352,890.6</b>	-1,117.7	-0.3	-22,261.0	-5.9
9	NORVIK BANKA	<b>255,582.1</b>	-2,855.7	-1.1	-5,694.1	-2.2
10	PrivatBank	<b>224,560.6</b>	-61,643.2	-21.5	-58,207.4	-20.6
11	Meridian Trade Bank	<b>125,669.1</b>	4,061.1	3.3	2,478.4	2.0
12	Reģionālā investīciju banka	<b>105,806.0</b>	3,410.1	3.3	1,290.7	1.2
13	Baltikums Bank	<b>86,991.9</b>	10,197.7	13.3	5,174.1	6.3
14	<i>BIGBANK</i> Latvijas filiāle	<b>83,375.6</b>	2,292.1	2.8	6,861.7	9.0
15	Baltic International Bank	<b>83,251.5</b>	1,887.3	2.3	-21,214.4	-20.3
16	<i>OP Corporate Bank</i> filiāle Latvijā	<b>65,759.0</b>	8,839.8	15.5	33,889.4	106.3
17	Rigensis Bank	<b>64,135.3</b>	5,493.2	9.4	25,577.5	66.3
18	Bank M2M Europe	<b>56,919.4</b>	6,228.4	12.3	13,237.5	30
19	Latvijas pasta banka	<b>44,744.1</b>	-1,140.1	-2.5	7,176.4	19.1
20	Expobank	<b>29,464.5</b>	-3,221.0	-9.9	-1,717.4	-6
21	<i>Svenska Handelsbanken AB</i> Latvijas filiāle	<b>21,929.6</b>	-571.1	-2.5	-2,250.2	-9.3
22	<i>Eesti Krediidipank</i> Latvijas filiāle	<b>10,023.7</b>	-239.3	-2.3	-1,391.1	-12.2
23	<i>Skandinaviska Enskilda Banken</i> Rīgas filiāle	<b>0.0</b>	-	-	-	-
	<b>Total</b>	<b>14,680,938.3</b>	<b>4,324.8</b>	<b>0.03</b>	<b>-116,491.8</b>	<b>-0.8</b>



**Loans broken down by borrowers as 31.03.2016, EUR thou**

No	Name of bank	Loans	Broken down by borrowers		
			Households	incl. to households (residents) for housing purchases	Enterprises
1	ABLV Bank	<b>921,856.7</b>	374,107.5	327,717.9	547,749.2
2	Baltic International Bank	<b>83,251.5</b>	12,596.6	2,404.6	70,654.9
3	Baltikums Bank	<b>86,991.9</b>	3,331.3	419.7	83,660.6
4	Bank M2M Europe	<b>56,919.4</b>	27,419.2	0.0	29,500.3
5	<i>BIGBANK</i> Latvijas filiāle	<b>83,375.6</b>	83,235.3	0.0	140.3
6	Citadele banka	<b>1,082,423.6</b>	362,032.1	178,232.1	718,819.3
7	<i>Danske Bank</i> filiāle Latvijā	<b>352,890.6</b>	114,975.3	107,879.7	237,915.2
8	DNB banka	<b>1,561,179.8</b>	968,180.0	835,368.3	582,284.8
9	<i>Eesti Krediidipank</i> Latvijas filiāle	<b>10,023.7</b>	1,479.1	1,384.1	8,544.6
10	Expobank	<b>29,464.5</b>	7.4	0.0	29,457.1
11	Latvijas pasta banka	<b>44,744.1</b>	9,770.8	6,947.6	34,973.3
12	Meridian Trade Bank	<b>125,669.1</b>	16,096.4	6,574.4	109,572.7
13	<i>Nordea Bank AB</i> Latvijas filiāle	<b>2,615,643.8</b>	915,667.2	857,905.2	1,655,474.3
14	NORVIK BANKA	<b>255,582.1</b>	22,338.7	3,588.7	233,243.4
15	<i>OP Corporate Bank</i> filiāle Latvijā	<b>65,759.0</b>	0.0	0.0	65,759.0
16	PrivatBank	<b>224,560.6</b>	31,490.8	11,013.5	193,069.8
17	Reģionālā investīciju banka	<b>105,806.0</b>	3,623.0	40.8	102,183.0
18	Rietumu Banka	<b>1,288,542.0</b>	118,607.0	9,562.7	1,169,935.0
19	Rigensis Bank	<b>64,135.3</b>	1,666.6	39.9	62,468.6
20	SEB banka	<b>2,405,182.4</b>	875,985.7	698,637.1	1,502,873.2
21	<i>Skandinaviska Enskilda Banken</i> Rīgas filiāle	<b>0.0</b>	0.0	0.0	0.0
22	<i>Svenska Handelsbanken AB</i> Latvijas filiāle	<b>21,929.6</b>	161.2	151.6	21,768.4
23	Swedbank	<b>3,158,941.8</b>	1,617,021.6	1,397,383.0	1,500,217.9
	<b>Total</b>	<b>14,680,938.3</b>	<b>5,559,792.8</b>	<b>4,445,199.7</b>	<b>8,996,330.3</b>