

## General Information on Banking Sector as of 31.12.2015

Nr.		Number of clients <sup>1</sup>			Number of Internet banking users <sup>2</sup>	Number of Branches and Customer service and Information Centres
			Legal entities	Individuals		
1	ABLV Bank	25,531	12,172	13,359	17,172	1
2	Baltic International Bank	2,417	1,638	779	1,678	1
3	Baltikums Bank	5,217	3,463	1,754	4,244	1
4	Bank M2M Europe	523	272	251	523	1
5	BIGBANK Latvijas filiāle	61,073	4	61,069	0	2
6	Citadele banka	278,630	22,441	256,189	118,533	37
7	Danske Bank filiāle Latvijā	3,670	705	2,965	1,548	1
8	DNB banka	166,496	13,446	153,050	108,266	25
9	Eesti Krediitipank Latvijas filiāle	2,032	37	1,995	898	3
10	Expobank	2,158	1,956	202	1,847	2
11	Latvijas pasta banka	3,585	1,783	1,802	2,633	2
12	Meridian Trade Bank	30,467	1,776	28,691	5,398	32
13	Nordea Bank AB Latvijas filiāle	99,672	10,262	89,410	56,239	11
14	NORVIK BANKA	83,434	7,783	75,651	24,381	68
15	Pohjola Bank filiāle Latvijā	0	0	0	0	1
16	PrivatBank	36,571	5,457	31,114	9,463	14
17	Reģionālā investīciju banka	4,293	2,618	1,675	3,188	1
18	Rietumu Banka	28,717	16,266	12,451	17,523	1
19	Rigensis Bank	1,042	769	273	922	1
20	SEB banka	470,842	32,842	438,000	290,847	31
21	Skandinaviska Enskilda Banken Rīgas filiāle	0	0	0	0	0
22	Svenska Handelsbanken AB Latvijas filiāle	129	75	54	84	1
23	Swedbanka	954,095	70,888	883,207	745,502	50
24	TRASTA KOMERCBANKA	4,475	2,099	2,376	3,025	4
	<b>Total</b>	<b>2,265,069</b>	<b>208,752</b>	<b>2,056,317</b>	<b>1,413,914</b>	<b>291</b>

Pohjola Bank plc Latvia branch, Scania Finans Aktiebolag Latvijas branch, DNB Bank ASA Latvia branch and LHV Pank Latvija branch data are not available

<sup>1</sup> Active customer - a customer with account where during the reporting period (6 months) at least two transactions are fulfilled, except service fee

<sup>2</sup> Internet banking user - a customer who has successfully logged into Internet Bank at least six times during the reporting period (6 months)

## Performance indicators as of 31.12.2015

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	17.27%	82.68%	27.76%	1.49%
2	Baltic International Bank	17.60%	91.88%	2.14%	0.13%
3	Baltikums Bank	19.40%	76.73%	14.00%	1.10%
4	Bank M2M Europe	22.89%	93.88%	17.45%	1.28%
5	Citadele banka	13.80%	57.19%	10.22%	0.82%
6	DNB banka	17.55%	45.17%	4.41%	0.49%
7	Expobank	35.40%	108.01%	18.83%	3.10%
8	Latvijas pasta banka	15.44%	91.84%	29.53%	2.52%
9	Meridian Trade Bank	12.60%	77.75%	2.20%	0.19%
10	NORVIK BANKA	17.43%	64.22%	5.70%	0.52%
11	PrivatBank	21.02%	66.43%	13.95%	1.25%
12	Reģionālā investīciju banka	23.40%	90.35%	-4.22%	-0.23%
13	Rietumu Banka	17.79%	80.46%	20.31%	2.05%
14	Rigensis Bank	19.70%	88.37%	11.24%	1.92%
15	SEB banka	23.72%	37.18%	7.25%	0.88%
16	Swedbanka	39.28%	54.24%	11.48%	2.53%
17	TRASTA KOMERCBANKA	9.45%	76.78%	-11.48%	-0.81%

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 31.12.2015 (unaudited), EUR thou\***

No	Name of bank	31.12.2015	Changes compared to					
			30.09.2015		30.06.2015		31.12.2014	
				%		%		%
1	Swedbank	<b>5,497,635.3</b>	127,538.2	2.4	352,582.2	6.9	301,886.1	5.8
2	ABLV Bank	<b>4,948,814.2</b>	271,711.7	5.8	367,462.7	8.0	736,110.1	17.5
3	Rietumu Banka	<b>3,871,507.6</b>	114,677.6	3.1	124,226.2	3.3	284,371.0	7.9
4	SEB banka	<b>3,591,094.2</b>	-112,144.4	-3.0	-13,212.9	-0.4	-93,188.4	-2.5
5	<i>Nordea Bank AB Latvijas filiāle</i>	<b>2,696,629.4</b>	-51,586.3	-1.9	-168,592.9	-5.9	-202,030.8	-7.0
6	Citadele banka	<b>2,535,343.3</b>	189,071.9	8.1	140,690.4	5.9	77,358.4	3.1
7	DNB banka	<b>2,337,239.5</b>	-70,708.9	-2.9	-100,236.2	-4.1	-51,188.1	-2.1
8	NORVIK BANKA	<b>1,106,605.8</b>	31,976.4	3.0	61,897.7	5.9	70,108.5	6.8
9	Baltikums Bank	<b>765,489.2</b>	37,500.8	5.2	33,343.1	4.6	134,834.4	21.4
10	Reģionālā investīciju banka	<b>671,160.8</b>	-7,368.0	-1.1	-26,682.1	-3.8	49,114.5	7.9
11	PrivatBank	<b>655,872.0</b>	-21,487.9	-3.2	-81,660.0	-11.1	-45,531.7	-6.5
12	Baltic International Bank	<b>562,157.1</b>	15,328.8	2.8	30,435.6	5.7	21,640.7	4.0
13	Expobank	<b>482,310.0</b>	53,949.4	12.6	68,596.1	16.6	-7,849.8	-1.6
14	TRASTA KOMERCBANKA	<b>456,204.8</b>	-93,200.9	-17.0	-161,602.3	-26.2	-150,672.2	-24.8
15	Danske Bank filiāle Latvijā	<b>403,276.5</b>	-163,131.7	-28.8	-123,427.0	-23.4	-142,045.1	-26.0
16	Meridian Trade Bank	<b>332,242.4</b>	47,294.2	16.6	52,334.6	18.7	74,182.9	28.7
17	<i>Rigensis Bank</i>	<b>304,894.7</b>	114,160.3	59.9	62,402.5	25.7	136,657.5	81.2
18	Bank M2M Europe	<b>239,648.3</b>	75,802.8	46.3	78,423.6	48.6	85,475.6	55.4
19	Latvijas pasta banka	<b>215,986.6</b>	25,819.4	13.6	45,143.5	26.4	73,853.4	52.0
20	BIGBANK Latvijas filiāle	<b>100,640.8</b>	3.8	0.0	2,912.0	3.0	3,151.4	3.2
21	<i>Pohjola Bank filiāle Latvijā</i>	<b>75,890.1</b>	-227,569.8	-75.0	-202,936.0	-72.8	-213,003.7	-73.7
22	<i>Svenska Handelsbanken AB Latvijas filiāle</i>	<b>29,683.7</b>	1,076.3	3.8	-1,515.4	-4.9	-8,145.7	-21.5
23	<i>Eesti Krediidipank Latvijas filiāle</i>	<b>20,869.4</b>	-2,805.0	-11.8	-3,716.0	-15.1	-6,487.5	-23.7
24	<i>Skandinaviska Enskilda Banken Rīgas filiāle</i>	<b>3,329.7</b>	310.2	10.3	-158.1	-4.5	1,926.7	137.3
	<b>Total</b>	<b>31,937,696.2</b>	<b>348,457.8</b>	<b>1.1</b>	<b>527,388.1</b>	<b>1.7</b>	<b>1,122,835.1</b>	<b>3.6</b>

**Assets under trust management as 31.12.2015, EUR thou \***

No	Name of bank	31.12.2015	Changes compared to					
			30.09.2015		30.06.2015		31.12.2014	
				%		%		%
1	PrivatBank	<b>651,022.5</b>	102,618.8	18.7	-27,079.8	-4.0	144,628.3	28.6
2	Expobank	<b>179,112.6</b>	85.5	0.0	-5,930.9	-3.2	8,893.7	5.2
3	Bank M2M Europe	<b>126,129.1</b>	5,966.3	5.0	15,654.8	14.2	6,843.0	5.7
4	TRASTA KOMERCBANKA	<b>114,296.2</b>	-2,790.7	-2.4	7,670.2	7.2	53,384.6	87.6
5	Baltic International Bank	<b>110,591.0</b>	248.7	0.2	-4,848.5	-4.2	-18,885.8	-14.6
6	Reģionālā investīciju banka	<b>107,914.6</b>	3,663.3	3.5	-32,083.0	-22.9	-21,381.3	-16.5
7	Rigensis Bank	<b>90,613.2</b>	43,166.7	91.0	44,279.0	95.6	35,176.3	63.5
8	Latvijas pasta banka	<b>83,749.7</b>	-2,395.9	-2.8	-1,504.4	-1.8	-15,540.2	-15.7
9	Swedbank	<b>73,471.2</b>	1,373.5	1.9	-1,610.5	-2.1	594.6	0.8
10	Citadele banka	<b>63,386.5</b>	2,135.5	3.5	1,237.1	2.0	10,208.4	19.2
11	ABLV Bank	<b>39,742.2</b>	-8,398.7	-17.4	-7,746.7	-16.3	-8,458.3	-17.5
12	Rietumu Banka	<b>25,028.5</b>	-3,370.1	-11.9	-9,013.1	-26.5	-6,777.2	-21.3
13	Baltikums Bank	<b>21,446.8</b>	3,061.9	16.7	3,440.8	19.1	-13,089.9	-37.9
14	Meridian Trade Bank	<b>13,100.0</b>	-100.0	-0.8	-100.0	-0.8	347.0	2.7
15	NORVIK BANKA	<b>2,187.7</b>	-156.3	-6.7	-551.2	-20.1	-415.6	-16.0
16	<i>BIGBANK Latvijas filiāle</i>	<b>0.0</b>	-	-	-	-	-	-
17	<i>Danske Bank filiāle Latvijā</i>	<b>0.0</b>	-	-	-	-	-	-
18	DNB banka	<b>0.0</b>	-	-	-	-	-	-
19	<i>Eesti Krediidipank Latvijas filiāle</i>	<b>0.0</b>	-	-	-	-	-	-
20	<i>Nordea Bank AB Latvijas filiāle</i>	<b>0.0</b>	-	-	-	-	-	-
21	<i>Pohjola Bank filiāle Latvijā</i>	<b>0.0</b>	-	-	-	-	-	-
22	SEB banka	<b>0.0</b>	-	-	-	-	-	-
23	<i>Skandinaviska Enskilda Banken Rīgas filiāle</i>	<b>0.0</b>	-	-	-	-	-	-
24	<i>Svenska Handelsbanken AB Latvijas filiāle</i>	<b>0.0</b>	-	-	-	-	-	-
	<b>Total</b>	<b>1,701,791.8</b>	<b>145,108.4</b>	<b>9.3</b>	<b>-18,186.2</b>	<b>-1.1</b>	<b>175,527.5</b>	<b>11.5</b>

**Capital and reserves as of 31.12.2015, EUR thou**

No	Name of bank	31.12.2015	Changes compared to 31.12.2014	
				%
1	Swedbank	<b>1,195,116.7</b>	58,074.1	5.1
2	SEB banka	<b>438,329.3</b>	3,257.2	0.7
3	Rietumu Banka	<b>407,638.3</b>	83,571.1	25.8
4	ABLV Bank	<b>281,453.6</b>	47,204.4	20.2
5	DNB banka	<b>278,788.9</b>	21,334.9	8.3
6	Citadele banka	<b>200,671.9</b>	28,271.9	16.4
7	NORVIK BANKA	<b>106,142.9</b>	5,183.0	5.1
8	Expobank	<b>73,332.2</b>	5,166.7	7.6
9	PrivatBank	<b>66,515.4</b>	8,041.9	13.8
10	Baltikums Bank	<b>57,890.6</b>	-1,296.3	-2.2
11	Rigensis Bank	<b>45,962.9</b>	7,226.3	18.7
12	TRASTA KOMERCBANKA	<b>37,330.8</b>	-7,643.8	-17.0
13	Reģionālā investīciju banka	<b>34,101.9</b>	-1,504.5	-4.2
14	Baltic International Bank	<b>32,345.1</b>	-1,160.3	-3.5
15	Meridian Trade Bank	<b>24,418.6</b>	-334.4	-1.4
16	Latvijas pasta banka	<b>16,528.3</b>	4,752.3	40.4
17	Bank M2M Europe	<b>14,576.6</b>	2,830.8	24.1
18	<i>BIGBANK Latvijas filiāle</i>	*	-	-
19	<i>Danske Bank filiāle Latvijā</i>	*	-	-
20	<i>Eesti Krediidipank Latvijas filiāle</i>	*	-	-
21	<i>Nordea Bank AB Latvijas filiāle</i>	*	-	-
22	<i>Pohjola Bank filiāle Latvijā</i>	*	-	-
23	<i>Skandinaviska Enskilda Banken Rīgas filiāle</i>	*	-	-
24	<i>Svenska Handelsbanken AB Latvijas filiāle</i>	*	-	-
	<b>Total</b>	<b>3,324,721.0</b>	<b>285,848.0</b>	<b>9.4</b>

\* The capital of foreign banks branches are not segregated

**Profit/loss as of 31.12.2015, EUR thou**

No	Name of bank	31.12.2015	Changes compared to 31.12.2014	
				%
1	Swedbank	130,635.6	14,737.2	12.7%
2	Rietumu Banka	74,251.7	20,633.6	38.5%
3	ABLV Bank	69,039.1	2,823.9	4.3%
4	SEB banka	31,434.6	6,763.0	27.4%
5	Citadele banka	19,545.7	-8,802.1	-31.1%
6	Expobank	14,267.6	10,772.4	308.2%
7	DNB banka	11,753.7	-7,581.7	-39.2%
8	Baltikums Bank	10,397.7	-2,756.1	-21.0%
9	PrivatBank	8,844.4	2,475.3	38.9%
10	NORVIK BANKA	5,590.3	11,205.1	199.6%
11	Rigensis Bank	4,724.6	1,100.2	30.4%
12	Latvijas pasta banka	4,434.3	2,615.4	144%
13	BIGBANK Latvijas filiāle	3,935.9	2,201.5	126.9%
14	Bank M2M Europe	2,311.5	2,423.5	2163.8%
15	<i>Baltic International Bank</i>	867.7	514.6	145.7%
16	<i>Meridian Trade Bank</i>	532.5	341.3	178.6%
17	Eesti Krediitipank Latvijas filiāle	-468.9	662.2	58.5%
18	<i>Reģionālā investīciju banka</i>	-1,504.4	377.7	20.1%
19	TRASTA KOMERCBANKA	-4,676.0	5,022.9	52%
20	Danske Bank filiāle Latvijā	-	-	-
21	<i>Nordea Bank AB Latvijas filiāle</i>	-	-	-
22	<i>Pohjola Bank filiāle Latvijā</i>	-	-	-
23	<i>Skandinaviska Enskilda Banken Rīgas filiāle</i>	-	-	-
24	<i>Svenska Handelsbanken AB Latvijas filiāle</i>	-	-	-
	<b>Total</b>	<b>415,903.2</b>	<b>104,496.5</b>	<b>33.6%</b>

- Data are not available

**Deposits as of 31.12.2015, EUR thou**

No	Name of bank	31.12.2015	Changes compared to					
			30.09.2015		30.06.2015		31.12.2014	
				%		%		%
1	Swedbank	<b>4,107,683.0</b>	105,400.1	2.6	326,127.0	8.6	274,421.3	7.2
2	ABLV Bank	<b>3,805,162.5</b>	145,589.7	4.0	143,525.5	3.9	410,528.5	12.1
3	Rietumu Banka	<b>3,183,678.2</b>	39,292.1	1.2	67,946.7	2.2	119,260.1	3.9
4	SEB banka	<b>2,106,501.8</b>	23,853.6	1.1	126,427.4	6.4	13,621.3	0.7
5	Citadele banka	<b>2,051,250.3</b>	189,911.2	10.2	162,868.8	8.6	79,716.8	4.0
6	<i>Nordea Bank AB Latvijas filiāle</i>	<b>1,530,763.0</b>	-63,373.0	-4.0	76,128.6	5.2	55,618.1	3.8
7	DNB banka	<b>1,222,641.3</b>	51,181.4	4.4	62,604.8	5.4	139,111.1	12.8
8	NORVIK BANKA	<b>905,662.8</b>	33,831.5	3.9	71,480.3	8.6	50,268.8	5.9
9	Baltikums Bank	<b>670,563.0</b>	36,039.4	5.7	24,040.7	3.7	116,671.5	21.1
10	Reģionālā investīciju banka	<b>587,311.7</b>	-8,886.7	-1.5	-28,475.7	-4.6	44,357.8	8.2
11	PrivatBank	<b>541,575.7</b>	-37,984.6	-6.6	-99,254.5	-15.5	-64,967.3	-10.7
12	Baltic International Bank	<b>489,193.7</b>	14,862.5	3.1	29,535.3	6.4	25,011.5	5.4
13	Expobank	<b>388,392.6</b>	69,401.4	21.8	106,475.3	37.8	2,966.4	0.8
14	TRASTA KOMERCBANKA	<b>368,488.9</b>	-88,711.0	-19.4	-159,347.6	-30.2	-146,817.5	-28.5
15	<i>Meridian Trade Bank</i>	<b>279,273.8</b>	33,142.9	13	40,578.6	17	61,968.2	29
16	Rigensis Bank	<b>256,379.7</b>	120,014.4	88.0	57,253.5	28.8	129,061.4	101.4
17	<i>Bank M2M Europe</i>	<b>211,813.5</b>	74,647.3	54.4	77,813.6	58.1	73,053.1	52.6
18	Latvijas pasta banka	<b>192,668.7</b>	27,524.1	16.7	49,049.5	34.2	68,706.4	55.4
19	Danske Bank filiāle Latvijā	<b>184,163.2</b>	-144,148.8	-43.9	-40,191.5	-17.9	-146,949.4	-44.4
20	BIGBANK Latvijas filiāle	<b>72,405.2</b>	1,783.3	2.5	3,273.1	4.7	1,522.6	2
21	<i>Eesti Krediidipank Latvijas filiāle</i>	<b>26,519.2</b>	-2,501.9	-8.6	-3,393.2	-11.3	-5,652.7	-17.6
22	<i>Pohjola Bank filiāle Latvijā</i>	<b>25,479.5</b>	-239,392.5	-90.4	-220,439.7	-89.6	-237,724.7	-90.3
23	<i>Svenska Handelsbanken AB Latvijas filiāle</i>	<b>11,943.4</b>	690.7	6.1	-1,711.2	-12.5	199.6	1.7
24	<i>Skandinaviska Enskilda Banken Rīgas filiāle</i>	<b>0.0</b>	-	-	-	-	-	-
	<b>Total</b>	<b>23,255,655.8</b>	<b>382,496.3</b>	<b>1.7</b>	<b>872,254.8</b>	<b>3.9</b>	<b>1,064,131.3</b>	<b>4.8</b>

**Deposits broken down by term and clients as of 31.12.2015, EUR thou**

No	Name of bank	Deposits	Deposits by term		Deposits by clients	
			Demand deposits	Term deposits	Households	Enterprises
1	ABLV Bank	<b>3,805,162.5</b>	3,736,554.8	68,607.8	631,295.0	3,173,842.9
2	Baltic International Bank	<b>489,193.7</b>	431,957.4	57,236.3	100,547.0	388,646.7
3	Baltikums Bank	<b>670,563.0</b>	645,523.3	25,039.7	110,121.7	560,441.3
4	Bank M2M Europe	<b>211,813.5</b>	146,580.5	65,233.0	91,598.9	120,214.6
5	<i>BIGBANK Latvijas filiāle</i>	<b>72,405.2</b>	0.0	72,405.2	11,627.4	60,777.8
6	Citadele banka	<b>2,051,250.3</b>	1,605,765.0	445,485.3	858,772.8	1,127,828.7
7	<i>Danske Bank filiāle Latvijā</i>	<b>184,163.2</b>	174,023.4	10,139.8	31,811.3	152,323.8
8	DNB banka	<b>1,222,641.3</b>	846,432.1	376,209.1	532,580.6	622,821.2
9	<i>Eesti Krediidipank Latvijas filiāle</i>	<b>26,519.2</b>	2,621.3	23,898.0	25,688.4	830.8
10	Expobank	<b>388,392.6</b>	380,847.1	7,545.5	13,340.3	375,052.3
11	Latvijas pasta banka	<b>192,668.7</b>	157,118.9	35,549.8	60,492.2	132,176.4
12	Meridian Trade Bank	<b>279,273.8</b>	214,465.1	64,808.7	123,091.3	149,300.8
13	<i>Nordea Bank AB Latvijas filiāle</i>	<b>1,530,763.0</b>	1,186,424.8	344,338.2	490,038.8	849,398.5
14	NORVIK BANKA	<b>905,662.8</b>	695,021.3	210,641.5	327,866.6	577,509.2
15	<i>Pohjola Bank filiāle Latvijā</i>	<b>25,479.5</b>	23,479.5	2,000.0	0.0	25,479.5
16	PrivatBank	<b>541,575.7</b>	372,596.5	168,979.1	204,616.2	336,930.6
17	Reģionālā investīciju banka	<b>587,311.7</b>	529,290.6	58,021.2	68,713.8	518,581.9
18	Rietumu Banka	<b>3,183,678.2</b>	2,813,973.2	369,704.9	833,038.5	2,350,599.6
19	Rigensis Bank	<b>256,379.7</b>	144,309.7	112,070.0	18,639.2	237,740.5
20	SEB banka	<b>2,106,501.8</b>	1,740,121.9	366,379.9	1,109,028.9	877,310.6
21	<i>Skandinaviska Enskilda Banken Rīgas filiāle</i>	<b>0.0</b>	0.0	0.0	0.0	0.0
22	<i>Svenska Handelsbanken AB Latvijas filiāle</i>	<b>11,943.4</b>	11,723.3	220.1	1,563.4	10,380.0
23	Swedbank	<b>4,107,683.0</b>	3,479,003.4	628,679.6	2,194,241.3	1,832,572.4
24	TRASTA KOMERCBANKA	<b>368,488.9</b>	320,299.2	48,189.7	86,913.5	281,563.1
	<b>Total</b>	<b>23,255,655.8</b>	<b>19,659,800.0</b>	<b>3,595,855.8</b>	<b>7,926,963.2</b>	<b>14,797,128.3</b>



**Loans issued by banks as of 31.12.2015, EUR thou**

No	Name of bank	31.12.2015	Changes compared to					
			30.09.2015		30.06.2015		31.12.2014	
				%		%		%
1	Swedbank	<b>3,164,760.3</b>	-18,385.0	-0.6	-18,063.3	-0.6	-44,023.0	-1.4
2	SEB banka	<b>2,459,328.5</b>	-20,230.2	-0.8	-42,209.4	-1.7	-113,453.9	-4.4
3	<i>Nordea Bank AB Latvijas filiāle</i>	<b>2,387,332.7</b>	-26,909.6	-1.1	-38,867.3	-1.6	-39,562.3	-1.6
4	DNB banka	<b>1,578,484.0</b>	-45,915.3	-2.8	-69,802.2	-4.2	-126,400.4	-7.4
5	Rietumu Banka	<b>1,324,450.6</b>	-4,720.0	-0.4	-31,949.5	-2.4	46,582.9	3.6
6	Citadele banka	<b>1,072,719.9</b>	53,880.8	5.3	74,186.8	7.4	48,098.4	4.7
7	ABLV Bank	<b>896,234.7</b>	1,366.9	0.2	36,310.2	4.2	76,916.9	9.4
8	<i>Danske Bank filiāle Latvijā</i>	<b>354,008.2</b>	-14,963.4	-4.1	-12,879.6	-3.5	-1,767.7	-0.5
9	PrivatBank	<b>286,203.8</b>	-37,892.5	-11.7	6,670.5	2.4	65,391.5	29.6
10	NORVIK BANKA	<b>258,437.7</b>	-47,945.2	-15.6	19,110.5	8.0	8,393.3	3.4
11	Meridian Trade Bank	<b>121,608.0</b>	-906.0	-0.7	-122.0	-0.1	-4,838.0	-3.8
12	TRASTA KOMERCBANKA	<b>117,881.7</b>	-3,323.6	-2.7	-752.1	-0.6	-2,222.1	-1.9
13	Reģionālā investīciju banka	<b>102,395.8</b>	5,502.5	5.7	-1,552.2	-1.5	4,582.4	4.7
14	Baltic International Bank	<b>81,364.1</b>	-4,288.4	-5.0	-11,182.1	-12.1	-22,828.6	-21.9
15	<i>BIGBANK Latvijas filiāle</i>	<b>81,083.5</b>	93.3	0.1	2,941.1	3.8	4,725.2	6.2
16	Baltikums Bank	<b>76,794.3</b>	13,790.8	21.9	1,160.7	1.5	11,330.4	17.3
17	Rīgensis Bank	<b>58,642.0</b>	22,526.9	62.4	20,318.7	53.0	37,014.2	171
18	Pohjola Bank filiāle Latvijā	<b>56,919.1</b>	15,291.7	36.7	21,099.4	58.9	29,691.9	109
19	Bank M2M Europe	<b>50,691.1</b>	-1,358.9	-2.6	6,642.8	15.1	13,948.3	38.0
20	Latvijas pasta banka	<b>45,884.1</b>	2,391.7	5.5	7,668.7	20.1	12,946.6	39.3
21	<i>Expobank</i>	<b>32,685.5</b>	-36,500.1	-52.8	-38,786.3	-54.3	12,855.0	64.8
22	<i>Svenska Handelsbanken AB Latvijas filiāle</i>	<b>22,500.7</b>	3,126.1	16.1	3,509.9	18.5	-6,486.5	-22.4
23	<i>Eesti Krediidipank Latvijas filiāle</i>	<b>10,263.0</b>	-605.4	-5.6	-933.4	-8.3	-1,639.0	-13.8
24	<i>Skandinaviska Enskilda Banken Rīgas filiāle</i>	<b>0.0</b>	-	-	-	-	-	-
	<b>Total</b>	<b>14,676,613.6</b>	<b>-146,713.3</b>	<b>-1.0</b>	<b>-67,429.7</b>	<b>-0.5</b>	<b>10,282.8</b>	<b>0.1</b>

**Loans broken down by borrowers as 31.12.2015, EUR thou**

No	Name of bank	Loans	Broken down by borrowers		
			Households	incl. to households (residents) for housing purchases	Enterprises
1	ABLV Bank	<b>896,234.7</b>	373,102.4	333,706.1	523,132.4
2	Baltic International Bank	<b>81,364.1</b>	15,861.2	2,269.9	65,503.0
3	Baltikums Bank	<b>76,794.3</b>	3,400.6	440.0	73,393.6
4	Bank M2M Europe	<b>50,691.1</b>	23,592.3	0.0	27,098.8
5	<i>BIGBANK Latvijas filiāle</i>	<b>81,083.5</b>	80,982.0	0.0	101.5
6	Citadele banka	<b>1,072,719.9</b>	346,435.5	173,932.8	724,483.2
7	<i>Danske Bank filiāle Latvijā</i>	<b>354,008.2</b>	117,455.0	113,262.4	236,553.3
8	DNB banka	<b>1,578,484.0</b>	979,328.0	843,392.4	588,341.3
9	<i>Eesti Krediidipank Latvijas filiāle</i>	<b>10,263.0</b>	1,563.2	1,488.7	8,699.7
10	Expobank	<b>32,685.5</b>	6.0	0.0	32,679.5
11	Latvijas pasta banka	<b>45,884.1</b>	9,569.2	6,443.0	36,314.9
12	Meridian Trade Bank	<b>121,608.0</b>	16,402.3	6,699.3	112,633.1
13	<i>Nordea Bank AB Latvijas filiāle</i>	<b>2,387,332.7</b>	922,262.2	864,801.3	1,455,397.1
14	NORVIK BANKA	<b>258,437.7</b>	23,047.9	3,692.2	235,389.8
15	<i>Pohjola Bank filiāle Latvijā</i>	<b>56,919.1</b>	0.0	0.0	56,919.1
16	PrivatBank	<b>286,203.8</b>	32,222.9	11,532.6	253,980.8
17	Reģionālā investīciju banka	<b>102,395.8</b>	3,617.1	42.4	98,778.7
18	Rietumu Banka	<b>1,324,450.6</b>	109,348.8	10,969.3	1,215,101.8
19	Rigensis Bank	<b>58,642.0</b>	1,636.3	40.3	57,005.7
20	SEB banka	<b>2,459,328.5</b>	880,571.9	702,615.5	1,549,298.5
21	<i>Skandinaviska Enskilda Banken Rīgas filiāle</i>	<b>0.0</b>	0.0	0.0	0.0
22	<i>Svenska Handelsbanken AB Latvijas filiāle</i>	<b>22,500.7</b>	165.8	153.9	22,334.9
23	Swedbank	<b>3,164,760.3</b>	1,636,059.8	1,416,966.5	1,486,389.4
24	TRASTA KOMERCBANKA	<b>117,881.7</b>	16,831.5	4,390.8	101,050.2
	<b>Total</b>	<b>14,676,613.6</b>	<b>5,593,840.6</b>	<b>4,493,734.4</b>	<b>8,988,714.4</b>