

General Information on Banking Sector as of 30.06.2016

Nr.		Number of clients ¹			Number of Internet banking users ²	Number of Branches and Customer service and Information Centres
			Legal entities	Individuals		
1	ABLV Bank	24,504	11,441	13,063	16,901	1
2	Baltic International Bank	2,301	1,557	744	1,608	1
3	Baltikums Bank	5,202	3,399	1,803	4,396	1
4	Bank M2M Europe	562	291	271	562	1
5	BIGBANK Latvijas filiāle	61,939	3	61,936	0	1
6	Citadele banka	280,723	22,533	258,190	126,426	37
7	Danske Bank filiāle Latvijā	3,375	670	2,705	1,422	1
8	DNB banka	165,644	13,447	152,197	112,496	24
9	Eesti Krediitipank Latvijas filiāle	1,676	32	1,644	776	1
10	Expobank	2,027	1,836	191	1,762	2
11	Latvijas pasta banka	3,616	1,829	1,787	2,586	2
12	Meridian Trade Bank	30,191	1,873	28,318	5,300	29
13	Nordea Bank AB Latvijas filiāle	101,744	10,418	91,326	57,134	11
14	NORVIK BANKA	83,296	7,668	75,628	25,449	63
15	OP Corporate Bank filiāle Latvijā	0	0	0	0	1
16	PrivatBank	35,967	5,538	30,429	9,690	14
17	Reģionālā investīciju banka	4,159	2,472	1,687	3,213	1
18	Rietumu Banka	27,793	14,292	13,501	16,308	1
19	Rigensis Bank	1,058	776	282	1,089	1
20	SEB banka	463,552	33,081	430,471	296,875	31
21	Svenska Handelsbanken AB Latvijas filiāle	139	88	51	85	1
22	Swedbanka	951,543	72,470	879,073	755,868	50
	Total	2,251,011	205,714	2,045,297	1,439,946	275

Scania Finans Aktiebolag Latvijas branch and DNB Bank ASA Latvia branch data are not available

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

² 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 30.06.2016 (unaudited)

No		Capital adequacy ratio ¹	Liquidity ratio ²	Return on equity (ROE) ³	Return on assets (ROA) ⁴
1	ABLV Bank	16.22%	79.27%	33.27%	1.97%
2	Baltic International Bank	18.42%	85.68%	17.35%	1.28%
3	Baltikums Bank	20.72%	75.49%	4.30%	0.30%
4	Bank M2M Europe	23.27%	92.68%	10.96%	0.79%
5	Citadele banka	13.73%	60.88%	18.83%	1.66%
6	DNB banka	17.70%	36.44%	16.98%	2.13%
7	Expobank	39.87%	110.98%	8.10%	1.28%
8	Latvijas pasta banka	16.81%	100.61%	69.77%	7.54%
9	Meridian Trade Bank	13.34%	78.41%	11.83%	0.92%
10	NORVIK BANKA	16.45%	62.27%	20.98%	2.09%
11	PrivatBank	25.95%	94.43%	14.30%	1.71%
12	Reģionālā investīciju banka	30.05%	79.82%	10.70%	0.69%
13	Rietumu Banka	20.30%	79.51%	20.50%	2.51%
14	Rigensis Bank	21.07%	92.71%	9.01%	1.48%
15	SEB banka	20.64%	33.99%	17.34%	2.20%
16	Swedbank	22.66%	46.61%	9.55%	1.77%

Data source: the information presented by banks; unaudited

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

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

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

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

Assets as of 30.06.2016, EUR thou*

No	Name of bank	30.06.2016	Changes compared to					
			31.03.2016.		31.12.2015.		30.06.2015.	
				%		%		%
1	Swedbank	5,329,606.9	-83,309.7	-1.5	-168,028.4	-3.1	184,553.8	3.6
2	ABLV Bank	4,275,730.2	-428,839.7	-9.1	-673,084.0	-13.6	-305,621.3	-6.7
3	Rietumu Banka	3,697,296.2	-6,987.5	-0.2	-174,211.5	-4.5	-49,985.2	-1.3
4	SEB banka	3,461,161.2	-85,844.5	-2.4	-129,933.0	-3.6	-143,145.9	-4.0
5	Nordea Bank AB Latvijas filiāle	3,415,761.4	331,636.6	10.8	719,132.0	26.7	550,539.1	19.2
6	Citadele banka	2,642,642.8	94,199.6	3.7	107,299.4	4.2	247,989.8	10.4
7	DNB banka	2,207,409.9	-29,717.7	-1.3	-129,829.5	-5.6	-230,065.8	-9.4
8	NORVIK BANKA	955,577.3	-127,826.0	-11.8	-151,028.5	-13.6	-89,130.9	-8.5
9	Baltikums Bank	745,129.9	48,395.4	6.9	-20,359.3	-2.7	12,983.8	1.8
10	Reģionālā investīciju banka	534,886.1	-42,347.4	-7.3	-136,274.7	-20.3	-162,956.8	-23.4
11	PrivatBank	530,564.8	-19,798.5	-3.6	-125,307.2	-19.1	-206,967.1	-28.1
12	Expobank	481,531.8	39,393.0	8.9	-778.2	-0.2	67,817.9	16.4
13	Danske Bank filiāle Latvijā	380,621.9	-36,799.8	-8.8	-22,654.6	-5.6	-146,081.5	-27.7
14	Baltic International Bank	377,199.0	-120,901.3	-24.3	-184,958.0	-32.9	-154,522.5	-29.1
15	Rigensis Bank	367,198.1	101,443.2	38.2	62,303.5	20.4	124,705.9	51.4
16	Meridian Trade Bank	317,241.7	-2,478.7	-0.8	-15,000.7	-4.5	37,333.9	13.3
17	Bank M2M Europe	218,297.3	-7,898.6	-3.5	-21,351.0	-8.9	57,072.6	35.4
18	Latvijas pasta banka	215,889.6	3,122.7	1.5	-96.9	0.0	45,046.6	26.4
19	BIGBANK Latvijas filiāle	105,896.1	2,883.8	2.8	5,255.3	5.2	8,167.3	8.4
20	OP Corporate Bank filiāle Latvijā	95,794.4	-74,347.6	-43.7	19,904.3	26.2	-183,031.6	-65.6
21	Svenska Handelsbanken AB Latvijas filiāle	41,787.8	15,000.7	56.0	12,104.0	40.8	10,588.6	33.9
22	Eesti Krediidipank Latvijas filiāle	12,931.1	-982.8	-7.1	-7,938.3	-38.0	-11,654.3	-47.4
	Total	30,456,925.4	-429,895.3	-1.4	-1,480,770.7	-4.6	-953,382.7	-3.0

Assets under trust management as 30.06.2016, EUR thou *

No	Name of bank	30.06.2016	Changes compared to					
			31.03.2016.		31.12.2015.		30.06.2015.	
				%		%		%
1	PrivatBank	561,603.5	-109,078.3	-16.3	-89,419.0	-13.7	-116,498.8	-17.2
2	Expobank	218,246.5	15,105.2	7.4	39,133.9	21.8	33,203.1	17.9
3	Baltic International Bank	110,669.5	2,105.8	1.9	78.5	0.1	-4,770.0	-4.1
4	Bank M2M Europe	110,292.3	-3,392.8	-3.0	-15,836.8	-12.6	-182.0	-0.2
5	Reģionālā investīciju banka	110,175.8	4,000.9	3.8	2,261.2	2.1	-29,821.8	-21.3
6	Swedbank	74,733.7	825.9	1.1	1,262.5	1.7	-348.0	-0.5
7	Latvijas pasta banka	59,692.7	-7,278.0	-10.9	-24,057.0	-28.7	-25,561.4	-30.0
8	Citadele banka	58,617.0	1,643.0	2.9	-4,769.6	-7.5	-3,532.4	-5.7
9	Rigensis Bank	55,583.5	-39,053.0	-41.3	-35,029.6	-38.7	9,249.4	20.0
10	Rietumu Banka	34,300.5	5,746.4	20.1	9,272.0	37.0	258.9	0.8
11	ABLV Bank	28,412.3	-10,190.2	-26.4	-11,329.9	-28.5	-19,076.6	-40.2
12	Baltikums Bank	20,972.2	1,888.4	9.9	-474.6	-2.2	2,966.1	16.5
13	Meridian Trade Bank	13,000.0	-100.0	-0.8	-100.0	-0.8	-200.0	-1.5
14	NORVIK BANKA	2,806.6	402.4	16.7	618.9	28.3	67.7	2.5
15	<i>BIGBANK</i> Latvijas filiāle	0.0	-	-	-	-	-	-
16	<i>Danske Bank</i> filiāle Latvijā	0.0	-	-	-	-	-	-
17	DNB banka	0.0	-	-	-	-	-	-
18	<i>Eesti Krediitipank</i> Latvijas filiāle	0.0	-	-	-	-	-	-
19	<i>Nordea Bank AB</i> Latvijas filiāle	0.0	-	-	-	-	-	-
20	<i>OP Corporate Bank</i> filiāle Latvijā	0.0	-	-	-	-	-	-
21	SEB banka	0.0	-	-	-	-	-	-
22	<i>Svenska Handelsbanken AB</i> Latvijas filiāle	0.0	-	-	-	-	-	-
	Total	1,459,106.0	-137,374.4	-8.6	-242,685.8	-14.3	-260,872.0	-15.2

Capital and reserves as of 30.06.2016, (unaudited), EUR thou

No	Name of bank	30.06.2016	Changes compared to	
			31.12.2015	%
1	Swedbank	670,051.6	-525,065.1	-43.9
2	Rietumu Banka	439,450.1	31,811.8	7.8
3	SEB banka	411,404.1	-26,925.2	-6.1
4	ABLV Bank	295,605.2	14,151.6	5.0
5	DNB banka	292,612.4	13,823.5	5.0
6	Citadele banka	223,547.4	22,875.5	11.4
7	NORVIK BANKA	101,722.9	-4,420.0	-4.2
8	Expobank	78,186.7	4,854.4	6.6
9	PrivatBank	68,830.3	2,314.9	3.5
10	Baltikums Bank	56,326.1	-1,564.5	-2.7
11	Rigensis Bank	49,671.0	3,708.1	8.1
12	Reģionālā investīciju banka	35,959.1	1,857.1	5.4
13	Baltic International Bank	34,129.0	1,783.9	5.5
14	Latvijas pasta banka	26,163.9	9,635.6	58.3
15	Meridian Trade Bank	25,891.0	1,472.4	6.0
16	Bank M2M Europe	18,202.8	3,626.2	24.9
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	Svenska Handelsbanken AB Latvijas filiāle	*	-	-
	Total	2,839,294.7	-485,426.3	-14.6

* The capital of foreign banks branches are not segregated

Profit/loss as of 30.06.2016 (unaudited), EUR thou

No	Name of bank	30.06.2016	Changes compared to 30.06.2015	
				%
1	Swedbank	47,650.3	-8,056.0	-14.5%
2	ABLV Bank	45,300.7	1,847.9	4.3%
3	Rietumu Banka	45,196.8	7,914.8	21.2%
4	SEB banka	37,889.7	20,396.2	116.6%
5	DNB banka	24,324.1	16,275.1	202.2%
6	Citadele banka	20,369.3	11,084.8	119.4%
7	NORVIK BANKA	10,889.9	5,127.3	89.0%
8	Latvijas pasta banka	8,047.5	5,937.8	281.4%
9	PrivatBank	4,760.1	-575.8	-10.8%
10	Expobank	3,090.2	-4,985.4	-61.7%
11	Baltic International Bank	2,943.8	367.4	14.3%
12	BIGBANK Latvijas filiāle	2,183.7	834.2	61.8%
13	Rigensis Bank	2,164.9	183.6	9.3%
14	Reģionālā investīciju banka	1,922.5	2,777.2	324.9%
15	Meridian Trade Bank	1,462.0	1,508.0	3279.4%
16	Baltikums Bank	1,223.4	-4,530.0	-78.7%
17	Bank M2M Europe	888.4	-724.4	-44.9%
18	Eesti Krediitipank Latvijas filiāle	-455.1	-308.1	-209.6%
19	Danske Bank filiāle Latvijā	-	-	-
20	Nordea Bank AB Latvijas filiāle	-	-	-
21	OP Corporate Bank filiāle Latvijā	-	-	-
22	Svenska Handelsbanken AB Latvijas filiāle	-	-	-
	Total	268,640.2	48,696.4	22.1%

- Data are not available

Deposits as of 30.06.2016, EUR thou

No	Name of bank	30.06.2016	Changes compared to					
			31.03.2016.		31.12.2015.		30.06.2015.	
				%		%		%
1	Swedbank	4,476,325.5	275,189.2	6.6	368,642.5	9.0	694,769.5	18.4
2	ABLV Bank	3,255,418.2	-298,195.6	-8.4	-549,744.3	-14.4	-406,218.9	-11.1
3	Rietumu Banka	2,857,802.4	-127,264.4	-4.3	-325,875.7	-10.2	-257,929.0	-8.3
4	Citadele banka	2,113,304.0	56,728.7	2.8	62,053.7	3.0	224,922.5	11.9
5	SEB banka	2,096,462.9	-123,117.2	-5.5	-10,038.9	-0.5	116,388.6	5.9
6	Nordea Bank AB Latvijas filiāle	1,907,372.6	223,839.7	13.3	376,609.6	24.6	452,738.2	31.1
7	DNB banka	1,181,816.9	-14,134.4	-1.2	-40,824.4	-3.3	21,780.4	1.9
8	NORVIK BANKA	753,492.8	-118,356.5	-13.6	-152,170.0	-16.8	-80,689.7	-9.7
9	Baltikums Bank	636,037.9	40,629.8	6.8	-34,525.0	-5.1	-10,484.4	-1.6
10	Reģionālā investīciju banka	437,060.4	-55,834.6	-11.3	-150,251.4	-25.6	-178,727.1	-29.0
11	PrivatBank	405,484.9	-6,194.2	-1.5	-136,090.8	-25.1	-235,345.3	-36.7
12	Expobank	384,403.7	39,634.8	11.5	-3,988.8	-1.0	102,486.5	36.4
13	Danske Bank filiāle Latvijā	324,211.5	120,100.3	58.8	140,048.4	76.0	99,856.9	44.5
14	Rigensis Bank	314,076.4	98,499.7	45.7	57,696.7	22.5	114,950.2	57.7
15	Baltic International Bank	299,582.2	-119,997.5	-28.6	-189,611.5	-38.8	-160,076.2	-34.8
16	Meridian Trade Bank	270,784.0	-5,944.2	-2.1	-8,489.7	-3.0	32,088.8	13.4
17	Bank M2M Europe	191,324.3	-13,879.2	-6.8	-20,489.2	-9.7	57,324.4	43
18	Latvijas pasta banka	176,155.9	-1,371.4	-0.8	-16,512.8	-8.6	32,536.7	22.7
19	BIGBANK Latvijas filiāle	74,512.7	1,109.9	1.5	2,107.5	2.9	5,380.6	7.8
20	OP Corporate Bank filiāle Latvijā	32,262.4	-76,340.0	-70	6,782.9	27	-213,656.9	-87
21	Svenska Handelsbanken AB Latvijas filiāle	20,548.0	10,883.9	112.6	8,604.6	72.0	6,893.4	50.5
22	Eesti Krediidipank Latvijas filiāle	19,424.8	-834.3	-4.1	-7,094.5	-26.8	-10,487.7	-35.1
	Total	22,266,475.4	-92,233.6	-0.4	-989,180.4	-4.3	-116,925.6	-0.5

Deposits broken down by term and clients as of 30.06.2016, EUR thou

No	Name of bank	Deposits	Deposits by term		Deposits by clients	
			Demand deposits	Term deposits	Households	Enterprises
1	ABLV Bank	3,255,418.2	3,184,406.5	71,011.6	648,260.0	2,607,112.2
2	Baltic International Bank	299,582.2	250,889.4	48,692.9	86,951.4	212,630.8
3	Baltikums Bank	636,037.9	609,157.0	26,880.9	95,704.2	540,333.7
4	Bank M2M Europe	191,324.3	123,360.5	67,963.8	76,878.7	114,445.6
5	<i>BIGBANK Latvijas filiāle</i>	74,512.7	0.0	74,512.7	16,301.3	58,211.3
6	Citadele banka	2,113,304.0	1,632,575.5	480,728.5	892,736.8	1,139,722.3
7	<i>Danske Bank filiāle Latvijā</i>	324,211.5	314,380.4	9,831.1	15,375.6	192,219.0
8	DNB banka	1,181,816.9	867,942.9	313,874.0	555,130.3	598,310.1
9	<i>Eesti Krediidipank Latvijas filiāle</i>	19,424.8	3,348.2	16,076.5	18,700.7	724.0
10	Expobank	384,403.7	377,248.8	7,155.0	14,964.2	369,439.5
11	Latvijas pasta banka	176,155.9	137,401.4	38,754.5	64,217.1	111,938.8
12	Meridian Trade Bank	270,784.0	218,532.6	52,251.4	115,145.0	152,867.1
13	<i>Nordea Bank AB Latvijas filiāle</i>	1,907,372.6	1,607,310.9	300,061.7	527,303.1	974,090.5
14	NORVIK BANKA	753,492.8	532,073.7	221,419.1	305,898.1	446,938.4
15	<i>OP Corporate Bank filiāle Latvijā</i>	32,262.4	32,262.4	0.0	0.0	32,262.4
16	PrivatBank	405,484.9	261,245.3	144,239.5	179,270.6	226,188.2
17	Reģionālā investīciju banka	437,060.4	395,535.1	41,525.3	60,175.4	376,833.2
18	Rietumu Banka	2,857,802.4	2,523,358.6	334,443.9	790,047.1	2,067,701.1
19	Rigensis Bank	314,076.4	211,137.6	102,938.8	24,543.7	289,532.7
20	SEB banka	2,096,462.9	1,751,809.7	344,653.2	1,159,475.2	805,164.2
21	<i>Svenska Handelsbanken AB Latvijas filiāle</i>	20,548.0	20,345.3	202.7	1,342.6	19,205.3
22	Swedbank	4,476,325.5	3,660,803.2	815,522.2	2,309,091.5	1,972,530.7
	Total	22,266,475.4	18,717,594.0	3,548,881.4	7,957,512.9	13,347,012.1

Loans issued by banks as of 30.06.2016, EUR thou

No	Name of bank	30.06.2016	Changes compared to					
			31.03.2016.		31.12.2015.		30.06.2015.	
				%		%		%
1	Swedbank	3,323,694.1	164,752.3	5.2	158,933.8	5.0	140,870.5	4.4
2	<i>Nordea Bank AB</i> Latvijas filiāle	2,605,033.3	-10,610.5	-0.4	217,700.6	9.1	178,833.3	7.4
3	SEB banka	2,490,038.9	84,856.5	3.5	30,710.4	1.2	-11,499.0	-0.5
4	DNB banka	1,557,084.3	-4,095.5	-0.3	-21,399.7	-1.4	-91,202.0	-5.5
5	Rietumu Banka	1,290,995.2	2,453.1	0.2	-33,455.4	-2.5	-65,405.0	-4.8
6	Citadele banka	1,105,077.3	22,653.6	2.1	32,357.4	3.0	106,544.2	10.7
7	ABLV Bank	1,005,742.0	83,885.3	9.1	109,507.2	12.2	145,817.4	17.0
8	<i>Danske Bank</i> filiāle Latvijā	286,255.1	-66,635.4	-18.9	-67,753.1	-19.1	-80,632.7	-22.0
9	NORVIK BANKA	245,544.3	-10,037.8	-3.9	-12,893.4	-5.0	6,217.1	2.6
10	PrivatBank	172,663.7	-51,896.9	-23.1	-113,540.0	-39.7	-106,869.5	-38.2
11	Rigensis Bank	135,944.4	71,809.1	112.0	77,302.4	131.8	97,621.1	254.7
12	Meridian Trade Bank	130,360.4	4,691.3	3.7	8,752.4	7.2	8,630.3	7.1
13	Reģionālā investīciju banka	127,883.9	22,077.9	20.9	25,488.1	24.9	23,935.8	23.0
14	Baltikums Bank	109,037.2	22,045.3	25.3	32,243.0	42.0	33,403.6	44.2
15	<i>BIGBANK</i> Latvijas filiāle	85,950.7	2,575.1	3.1	4,867.2	6.0	7,808.3	10.0
16	Baltic International Bank	82,715.6	-535.9	-0.6	1,351.4	1.7	-9,830.7	-10.6
17	<i>OP Corporate Bank</i> filiāle Latvijā	66,491.9	733.0	1.1	9,572.8	16.8	30,672.2	85.6
18	Bank M2M Europe	65,891.2	8,971.8	15.8	15,200.2	30.0	21,842.9	50
19	Latvijas pasta banka	45,486.1	742.1	1.7	-398.0	-0.9	7,270.7	19.0
20	<i>Svenska Handelsbanken AB</i> Latvijas filiāle	30,092.3	8,162.7	37.2	7,591.6	33.7	11,101.5	58.5
21	Expobank	25,542.0	-3,922.5	-13.3	-7,143.5	-21.9	-45,929.8	-64
22	<i>Eesti Krediidipank</i> Latvijas filiāle	9,769.4	-254.3	-2.5	-493.6	-4.8	-1,427.0	-12.7
	Total	15,034,859.3	353,920.9	2.4	358,245.7	2.4	290,816.0	2.0

Loans broken down by borrowers as 30.06.2016, EUR thou

No	Name of bank	Loans	Broken down by borrowers		
			Households	incl. to households (residents) for housing purchases	Enterprises
1	ABLV Bank	1,005,742.0	360,735.3	322,866.7	645,006.7
2	Baltic International Bank	82,715.6	12,499.2	2,493.8	70,216.3
3	Baltikums Bank	109,037.2	3,165.9	400.6	105,871.3
4	Bank M2M Europe	65,891.2	28,653.8	0.0	37,237.5
5	<i>BIGBANK Latvijas filiāle</i>	85,950.7	85,763.0	0.0	187.7
6	Citadele banka	1,105,077.3	377,216.9	183,492.4	726,477.3
7	<i>Danske Bank filiāle Latvijā</i>	286,255.1	10,253.4	9,057.9	276,001.7
8	DNB banka	1,557,084.3	959,696.0	829,485.3	587,020.8
9	<i>Eesti Krediidipank Latvijas filiāle</i>	9,769.4	1,444.6	1,379.1	8,324.8
10	Expobank	25,542.0	8.4	0.0	25,533.6
11	Latvijas pasta banka	45,486.1	10,378.2	6,883.2	35,107.9
12	Meridian Trade Bank	130,360.4	16,018.9	6,698.3	114,341.5
13	<i>Nordea Bank AB Latvijas filiāle</i>	2,605,033.3	910,010.6	852,066.1	1,655,409.2
14	NORVIK BANKA	245,544.3	21,481.8	3,462.7	224,062.5
15	<i>OP Corporate Bank filiāle Latvijā</i>	66,491.9	0.0	0.0	66,491.9
16	PrivatBank	172,663.7	30,912.5	10,539.0	141,751.2
17	Reģionālā investīciju banka	127,883.9	12,602.1	38.8	115,281.8
18	Rietumu Banka	1,290,995.2	142,319.4	8,818.1	1,148,675.7
19	Rigensis Bank	135,944.4	1,662.1	39.6	134,282.3
20	SEB banka	2,490,038.9	879,876.8	702,629.8	1,586,110.6
22	<i>Svenska Handelsbanken AB Latvijas filiāle</i>	30,092.3	157.0	149.3	29,935.3
23	Total	3,323,694.1	1,718,290.0	1,491,307.0	1,563,877.8
	Total	15,034,859.3	5,583,145.8	4,431,783.5	9,334,771.3