

Performance indicators as of 30.09.2015

No		Capital adequacy ratio ¹	Liquidity ratio ²	Return on equity (ROE) ³	Return on assets (ROA) ⁴
1	ABLV Bank	16.95%	76.22%	33.66%	1.76%
2	Baltic International Bank	16.00%	90.56%	8.74%	0.53%
3	Baltikums Bank	17.41%	76.09%	19.50%	1.50%
4	Bank M2M Europe	24.58%	72.28%	13.17%	1.02%
5	Citadele banka	13.84%	57.83%	12.43%	1.02%
6	DNB banka	16.21%	59.68%	6.89%	0.76%
7	Expobank	32.88%	106.46%	20.61%	3.48%
8	Latvijas pasta banka	16.13%	88.43%	31.16%	2.75%
9	Meridian Trade Bank	13.53%	78.91%	-0.07%	-0.01%
10	NORVIK BANKA	16.55%	61.86%	5.60%	0.50%
11	PrivatBank	18.63%	61.56%	17.28%	1.49%
12	Reģionālā investīciju banka	21.51%	91.24%	-1.09%	-0.06%
13	Rietumu Banka	18.15%	78.39%	20.85%	2.06%
14	Rigensis Bank	22.98%	86.03%	10.35%	1.85%
15	SEB banka	20.85%	45.29%	8.13%	0.99%
16	Swedbanka	38.86%	54.96%	9.46%	2.09%
17	TRASTA KOMERCBANKA	13.08%	82.12%	-7.09%	-0.49%

Data source: the information presented by banks

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 30.09.2015, EUR thou*

No	Name of bank	30.09.2015	Changes compared to					
			30.06.2015		31.12.2014		30.09.2014	
				%		%		%
1	Swedbank	5,370,097.1	225,044.0	4.4	174,347.9	3.4	193,741.4	3.7
2	ABLV Bank	4,677,102.5	95,751.1	2.1	464,398.5	11.0	838,763.3	21.9
3	Rietumu Banka	3,756,830.1	9,548.6	0.3	169,693.4	4.7	389,107.6	11.6
4	SEB banka	3,703,238.5	98,931.5	2.7	18,955.9	0.5	98,370.8	2.7
5	Nordea Bank AB Latvijas filiāle	2,748,215.8	-117,006.5	-4.1	-150,444.5	-5.2	-92,584.6	-3.3
6	DNB banka	2,407,948.4	-29,527.3	-1.2	19,520.8	0.8	13,017.7	0.5
7	Citadele banka	2,346,271.5	-48,381.5	-2.0	-111,713.4	-4.5	124,284.5	5.6
8	NORVIK BANKA	1,074,629.5	29,921.3	2.9	38,132.1	3.7	176,555.7	19.7
9	Baltikums Bank	727,988.4	-4,157.7	-0.6	97,333.6	15.4	160,187.2	28.2
10	Reģionālā investīciju banka	678,528.8	-19,314.1	-2.8	56,482.5	9.1	120,893.7	21.7
11	PrivatBank	677,359.9	-60,172.0	-8.2	-24,043.8	-3.4	30,288.1	4.7
12	Danske Bank filiāle Latvijā	566,408.2	39,704.8	7.5	21,086.6	3.9	82,126.8	17.0
13	TRASTA KOMERCBANKA	549,405.8	-68,401.4	-11.1	-57,471.3	-9.5	-1,860.4	-0.3
14	Baltic International Bank	546,828.3	15,106.8	2.8	6,311.9	1.2	32,414.1	6.3
15	Expobank	428,360.6	14,646.7	3.5	-61,799.3	-12.6	-96,193.1	-18.3
16	Pohjola Bank filiāle Latvijā	303,459.9	24,633.8	8.8	14,566.1	5.0	-38,177.6	-11.2
17	Meridian Trade Bank	284,948.2	5,040.4	1.8	26,888.7	10.4	43,860.2	18.2
18	Rigensis Bank	190,734.4	-51,757.8	-21.3	22,497.2	13.4	-5,050.4	-2.6
19	Latvijas pasta banka	190,167.1	19,324.1	11.3	48,034.0	33.8	75,956.0	66.5
20	Bank M2M Europe	163,845.5	2,620.8	1.6	9,672.8	6.3	42,088.9	34.6
21	BIGBANK Latvijas filiāle	100,637.0	2,908.2	3.0	3,147.6	3.2	2,915.0	3.0
22	Svenska Handelsbanken AB Latvijas filiāle	28,607.5	-2,591.7	-8.3	-9,221.9	-24.4	-6,265.5	-18.0
23	Eesti Krediidipank Latvijas filiāle	23,674.4	-911.0	-3.7	-3,682.5	-13.5	-3,859.7	-14.0
24	Skandinaviska Enskilda Banken Rīgas filiāle	3,019.5	-468.3	-13.4	1,616.5	115.2	1,643.9	119.5
	Total	31,589,238.4	178,930.3	0.6	774,377.3	2.5	2,180,744.4	7.4

Assets under trust management as 30.09.2015, EUR thou *

No	Name of bank	30.09.2015	Changes compared to					
			30.06.2015		31.12.2014		30.09.2014	
				%		%		%
1	PrivatBank	548,403.7	-129,698.6	-19.1	42,009.5	8.3	54,906.5	11.1
2	Expobank	179,027.1	-6,016.4	-3.3	8,808.2	5.2	10,561.6	6.3
3	Bank M2M Europe	120,162.8	9,688.5	8.8	876.7	0.7	48,419.4	67.5
4	TRASTA KOMERCBANKA	117,086.9	10,460.9	9.8	56,175.3	92.2	72,243.9	161.1
5	Baltic International Bank	110,342.3	-5,097.2	-4.4	-19,134.4	-14.8	4,298.9	4.1
6	Reģionālā investīciju banka	104,251.4	-35,746.3	-25.5	-25,044.5	-19.4	-7,613.2	-6.8
7	Latvijas pasta banka	86,145.6	891.5	1.0	-13,144.3	-13.2	-13,419.8	-13.5
8	Swedbank	72,097.7	-2,984.0	-4.0	-778.9	-1.1	149.8	0.2
9	Citadele banka	61,251.1	-898.3	-1.4	8,072.9	15.2	9,132.7	17.5
10	ABLV Bank	48,140.9	652.0	1.4	-59.6	-0.1	-5,980.3	-11.0
11	Rigensis Bank	47,446.4	1,112.3	2.4	-7,990.5	-14.4	-7,132.8	-13.1
12	Rietumu Banka	28,398.6	-5,643.0	-16.6	-3,407.0	-10.7	-18,478.9	-39.4
13	Baltikums Bank	18,384.9	378.8	2.1	-16,151.8	-46.8	-92,306.9	-83.4
14	Meridian Trade Bank	13,200.0	0.0	0.0	447.0	3.5	625.3	5.0
15	NORVIK BANKA	2,344.0	-394.9	-14.4	-259.3	-10.0	-930.6	-28.4
16	<i>BIGBANK Latvijas filiāle</i>	0.0	-	-	-	-	-	-
17	<i>Danske Bank filiāle Latvijā</i>	0.0	-	-	-	-	-	-
18	DNB banka	0.0	-	-	-	-	-	-
19	<i>Eesti Krediidipank Latvijas filiāle</i>	0.0	-	-	-	-	-	-
20	<i>Nordea Bank AB Latvijas filiāle</i>	0.0	-	-	-	-	-	-
21	<i>Pohjola Bank filiāle Latvijā</i>	0.0	-	-	-	-	-	-
22	SEB banka	0.0	-	-	-	-	-	-
23	<i>Skandinaviska Enskilda Banken Rīgas filiāle</i>	0.0	-	-	-	-	-	-
24	<i>Svenska Handelsbanken AB Latvijas filiāle</i>	0.0	-	-	-	-	-	-
	Total	1,556,683.3	-163,294.6	-9.5	30,419.1	2.0	54,475.8	3.6

Capital and reserves as of 30.09.2015, EUR thou

No	Name of bank	30.09.2015.	Changes compared to	
			31.12.2014	%
1	Swedbank	1,144,336.1	7,293.4	0.6
2	SEB banka	433,181.9	-1,890.2	-0.4
3	Rietumu Banka	391,605.1	67,537.8	20.8
4	DNB banka	270,172.3	12,718.3	4.9
5	ABLV Bank	268,647.8	34,398.6	14.7
6	Citadele banka	199,532.6	27,132.5	15.7
7	NORVIK BANKA	98,321.2	-2,638.7	-2.6
8	Expobank	80,578.2	12,412.7	18.2
9	PrivatBank	65,685.9	7,212.3	12.3
10	Baltikums Bank	55,708.1	-3,478.8	-5.9
11	Rigensis Bank	43,461.4	4,724.7	12.2
12	TRASTA KOMERCBANKA	39,599.3	-5,375.4	-12.0
13	Reģionālā investīciju banka	35,313.1	-293.4	-0.8
14	Baltic International Bank	33,730.2	224.8	0.7
15	Meridian Trade Bank	23,845.6	-907.4	-3.7
16	Latvijas pasta banka	15,352.8	3,576.8	30.4
17	Bank M2M Europe	12,400.0	654.1	5.6
18	<i>BIGBANK Latvijas filiāle</i>	*	-	-
19	<i>Danske Bank filiāle Latvijā</i>	*	-	-
20	<i>Eesti Krediitipank 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>	*	-	-
	Total	3,232,689.6	193,816.6	6.4

* The capital of foreign banks branches are not segregated

Profit/loss as of 30.09.2015, EUR thou

No	Name of bank	30.09.2015	Changes compared to 30.09.2014	
				%
1	Swedbank	79,940.3	-6,021.3	-7.0%
2	ABLV Bank	60,353.1	10,358.8	20.7%
3	Rietumu Banka	56,330.6	17,616.2	45.5%
4	SEB banka	26,258.7	2,093.4	8.7%
5	Citadele banka	17,375.8	-1,968.2	-10.2%
6	DNB banka	13,637.1	-827.4	-5.7%
7	Expobank	11,400.4	6,853.0	150.7%
8	Baltikums Bank	8,096.5	-1,917.2	-19.1%
9	PrivatBank	8,058.9	2,272.5	39.3%
10	NORVIK BANKA	4,052.7	3,662.5	938.6%
11	Latvijas pasta banka	3,398.7	2,544.5	297.9%
12	Rigensis Bank	3,173.9	1,355.0	74%
13	BIGBANK Latvijas filiāle	2,712.2	1,469.3	118.2%
14	Baltic International Bank	2,192.5	1,949.9	803.9%
15	<i>Bank M2M Europe</i>	1,291.6	2,050.4	270.2%
16	<i>Meridian Trade Bank</i>	-12.3	-7.8	-174.3%
17	Reģionālā investīciju banka	-293.3	2,461.9	89.4%
18	<i>Eesti Krediitipank Latvijas filiāle</i>	-303.2	259.9	46.2%
19	TRASTA KOMERCBANKA	-2,442.9	-2,478.9	-6876%
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>	-	-	-
	Total	314,551.3	74,824.6	31.2%

- Data are not available

Deposits as of 30.09.2015, EUR thou

N o	Name of bank	30.09.2015	Changes compared to					
			30.06.2015		31.12.2014		30.09.2014	
				%		%		%
1	Swedbank	4,002,282.9	220,726.9	5.8	169,021.3	4.4	393,276.0	10.9
2	ABLV Bank	3,659,572.8	-2,064.3	-0.1	264,938.8	7.8	570,413.7	18.5
3	Rietumu Banka	3,144,386.1	28,654.7	0.9	79,968.1	2.6	314,174.9	11.1
4	SEB banka	2,082,648.2	102,573.8	5.2	-10,232.3	-0.5	5,002.1	0.2
5	Citadele banka	1,861,339.1	-27,042.4	-1.4	-110,194.5	-5.6	37,066.6	2.0
6	<i>Nordea Bank AB Latvijas filiāle</i>	1,594,135.9	139,501.5	9.6	118,991.0	8.1	36,276.3	2.3
7	DNB banka	1,171,459.9	11,423.4	1.0	87,929.7	8.1	92,340.9	8.6
8	NORVIK BANKA	871,831.2	37,648.8	4.5	16,437.3	1.9	95,299.3	12.3
9	Baltikums Bank	634,523.6	-11,998.7	-1.9	80,632.1	14.6	152,375.9	31.6
10	Reģionālā investīciju banka	596,198.5	-19,589.0	-3.2	53,244.5	9.8	114,361.3	23.7
11	PrivatBank	579,560.3	-61,269.9	-9.6	-26,982.6	-4.4	29,214.6	5.3
12	Baltic International Bank	474,331.2	14,672.8	3.2	10,149.0	2.2	32,039.5	7.2
13	TRASTA KOMERCBANKA	457,199.9	-70,636.6	-13.4	-58,106.5	-11.3	-2,010.1	-0.4
14	Danske Bank filiāle Latvijā	328,311.9	103,957.3	46.3	-2,800.7	-0.8	33,191.1	11.2
15	<i>Expobank</i>	318,991.1	37,073.9	13	-66,435.0	-17	-115,878.8	-27
16	Pohjola Bank filiāle Latvijā	264,872.0	18,952.8	7.7	1,667.8	0.6	-52,450.1	-16.5
17	<i>Meridian Trade Bank</i>	246,130.9	7,435.7	3.1	28,825.3	13.3	41,357.1	20.2
18	Latvijas pasta banka	165,144.6	21,525.4	15.0	41,182.3	33.2	66,625.8	67.6
19	Bank M2M Europe	137,166.2	3,166.3	2.4	-1,594.2	-1.1	34,566.5	33.7
20	Rigensis Bank	136,365.3	-62,761.0	-31.5	9,047.0	7.1	-28,286.5	-17
21	<i>BIGBANK Latvijas filiāle</i>	70,621.8	1,489.8	2.2	-260.7	-0.4	250.1	0.4
22	<i>Eesti Krediidipank Latvijas filiāle</i>	29,021.1	-891.3	-3.0	-3,150.8	-9.8	-3,470.1	-10.7
23	<i>Svenska Handelsbanken AB Latvijas filiāle</i>	11,252.7	-2,401.9	-17.6	-491.1	-4.2	1,353.7	13.7
24	<i>Skandinaviska Enskilda Banken Rīgas filiāle</i>	0.0	-	-	-	-	-	-
	Total	22,873,159.5	489,758.5	2.2	681,635.0	3.1	1,845,792.0	8.8

Deposits broken down by term and clients as of 30.09.2015, EUR thou

No	Name of bank	Deposits	Deposits by term		Deposits by clients	
			Demand deposits	Term deposits	Households	Enterprises
1	ABLV Bank	3,659,572.8	3,599,025.2	60,547.6	582,652.8	3,076,883.5
2	Baltic International Bank	474,331.2	409,875.5	64,455.7	97,086.4	377,244.8
3	Baltikums Bank	634,523.6	610,071.4	24,452.2	110,127.0	524,396.6
4	Bank M2M Europe	137,166.2	86,771.9	50,394.3	49,146.8	88,019.4
5	<i>BIGBANK Latvijas filiāle</i>	70,621.8	0.0	70,621.8	9,785.8	60,836.0
6	Citadele banka	1,861,339.1	1,395,770.1	465,568.9	836,817.3	940,934.2
7	<i>Danske Bank filiāle Latvijā</i>	328,311.9	301,170.3	27,141.6	31,150.3	152,128.0
8	DNB banka	1,171,459.9	761,657.1	409,802.8	516,426.4	595,716.2
9	<i>Eesti Krediidipank Latvijas filiāle</i>	29,021.1	1,949.8	27,071.4	28,273.8	747.4
10	Expobank	318,991.1	312,110.2	6,880.9	15,605.6	303,385.6
11	Latvijas pasta banka	165,144.6	134,161.1	30,983.5	60,233.6	104,911.0
12	Meridian Trade Bank	246,130.9	177,963.9	68,167.0	113,548.3	130,663.8
13	<i>Nordea Bank AB Latvijas filiāle</i>	1,594,135.9	1,185,437.5	408,698.5	472,084.9	762,320.8
14	NORVIK BANKA	871,831.2	663,292.9	208,538.4	317,888.4	553,586.3
15	<i>Pohjola Bank filiāle Latvijā</i>	264,872.0	12,872.0	252,000.0	0.0	12,872.0
16	PrivatBank	579,560.3	406,852.5	172,707.8	224,664.0	354,860.3
17	Reģionālā investīciju banka	596,198.5	542,634.8	53,563.7	70,774.0	525,424.5
18	Rietumu Banka	3,144,386.1	2,747,273.2	397,112.9	842,613.2	2,301,724.0
19	Rigensis Bank	136,365.3	127,838.3	8,527.0	16,636.9	119,728.4
20	SEB banka	2,082,648.2	1,651,924.7	430,723.4	1,059,036.4	804,750.9
21	<i>Skandinaviska Enskilda Banken Rīgas filiāle</i>	0.0	0.0	0.0	0.0	0.0
22	<i>Svenska Handelsbanken AB Latvijas filiāle</i>	11,252.7	10,965.4	287.3	1,587.8	9,664.9
23	Swedbank	4,002,282.9	3,380,243.6	622,039.3	2,104,193.0	1,799,832.6
24	TRASTA KOMERCBANKA	457,199.9	412,181.5	45,018.4	90,162.8	367,020.5
	Total	22,873,159.5	18,933,181.4	3,939,978.1	7,651,591.5	14,002,345.9

Loans issued by banks as of 30.09.2015, EUR thou

No	Name of bank	30.09.2015	Changes compared to					
			30.06.2015		31.12.2014		30.09.2014	
				%		%		%
1	Swedbank	3,183,145.3	321.7	0.0	-25,637.9	-0.8	-101,057.1	-3.1
2	SEB banka	2,479,558.7	-21,979.2	-0.9	-93,223.7	-3.6	-171,639.9	-6.5
3	<i>Nordea Bank AB Latvijas filiāle</i>	2,414,242.4	-11,957.6	-0.5	-12,652.6	-0.5	-60,399.2	-2.4
4	DNB banka	1,624,399.3	-23,887.0	-1.4	-80,485.1	-4.7	-174,961.2	-9.7
5	Rietumu Banka	1,329,170.6	-27,229.5	-2.0	51,302.9	4.0	180,063.7	15.7
6	Citadele banka	1,018,839.1	20,306.0	2.0	-5,782.4	-0.6	-34,298.4	-3.3
7	ABLV Bank	894,867.8	34,943.2	4.1	75,549.9	9.2	31,684.0	3.7
8	<i>Danske Bank filiāle Latvijā</i>	368,971.6	2,083.7	0.6	13,195.7	3.7	40,319.1	12.3
9	PrivatBank	324,096.3	44,563.1	15.9	103,284.0	46.8	145,898.9	81.9
10	NORVIK BANKA	306,382.9	67,055.7	28.0	56,338.5	22.5	95,763.4	45.5
11	Meridian Trade Bank	122,514.0	784.0	0.6	-3,932.0	-3.1	-3,927.7	-3.1
12	TRASTA KOMERCBANKA	121,205.3	2,571.5	2.2	1,101.6	0.9	-14,195.2	-10.5
13	Reģionālā investīciju banka	96,893.3	-7,054.8	-6.8	-920.1	-0.9	1,940.1	2.0
14	Baltic International Bank	85,652.6	-6,893.7	-7.4	-18,540.2	-17.8	-16,824.1	-16.4
15	<i>BIGBANK Latvijas filiāle</i>	80,990.2	2,847.8	3.6	4,631.9	6.1	5,645.7	7.5
16	Expobank	69,185.6	-2,286.2	-3.2	49,355.0	248.9	61,096.6	755.3
17	Baltikums Bank	63,003.5	-12,630.1	-16.7	-2,460.4	-3.8	-7,379.8	-10
18	Bank M2M Europe	52,050.0	8,001.7	18.2	15,307.2	41.7	25,100.2	93
19	Latvijas pasta banka	43,492.4	5,276.9	13.8	10,554.9	32.0	13,845.6	46.7
20	Pohjola Bank filiāle Latvijā	41,627.4	5,807.8	16.2	14,400.2	52.9	17,475.4	72.4
21	<i>Rīgensis Bank</i>	36,115.1	-2,208.2	-5.8	14,487.3	67.0	6,673.0	22.7
22	<i>Svenska Handelsbanken AB Latvijas filiāle</i>	19,374.6	383.8	2.0	-9,612.6	-33.2	-8,752.1	-31.1
23	<i>Eesti Krediidipank Latvijas filiāle</i>	10,868.3	-328.1	-2.9	-1,033.7	-8.7	-1,116.9	-9.3
24	<i>Skandinaviska Enskilda Banken Rīgas filiāle</i>	0.0	-	-	-	-	-	-
	Total	14,823,326.8	79,283.5	0.5	156,996.0	1.1	31,839.3	0.2

Loans broken down by borrowers as 30.09.2015, EUR thou

No	Name of bank	Loans	Broken down by borrowers		
			Households	incl. to households (residents) for housing purchases	Enterprises
1	ABLV Bank	894,867.8	376,738.2	340,709.1	518,129.6
2	Baltic International Bank	85,652.6	14,652.8	1,697.3	70,999.8
3	Baltikums Bank	63,003.5	3,603.2	485.7	59,400.3
4	Bank M2M Europe	52,050.0	25,184.4	0.0	26,865.6
5	<i>BIGBANK Latvijas filiāle</i>	80,990.2	80,990.2	0.0	0.0
6	Citadele banka	1,018,839.1	339,396.5	170,641.8	677,436.8
7	<i>Danske Bank filiāle Latvijā</i>	368,971.6	121,233.3	113,690.5	247,738.3
8	DNB banka	1,624,399.3	994,236.3	853,962.8	619,405.3
9	<i>Eesti Krediidipank Latvijas filiāle</i>	10,868.3	1,647.6	1,514.5	9,220.7
10	Expobank	69,185.6	2,833.5	0.0	66,352.1
11	Latvijas pasta banka	43,492.4	9,540.8	6,895.5	33,951.6
12	Meridian Trade Bank	122,514.0	16,675.1	6,671.3	105,838.9
13	<i>Nordea Bank AB Latvijas filiāle</i>	2,414,242.4	930,820.4	873,834.5	1,482,090.8
14	NORVIK BANKA	306,382.9	23,972.8	3,777.2	282,410.2
15	<i>Pohjola Bank filiāle Latvijā</i>	41,627.4	0.0	0.0	41,627.4
16	PrivatBank	324,096.3	32,589.1	11,862.2	291,507.2
17	Reģionālā investīciju banka	96,893.3	3,611.5	44.4	93,281.8
18	Rietumu Banka	1,329,170.6	127,287.4	21,267.3	1,201,883.2
19	Rigensis Bank	36,115.1	747.9	40.6	35,367.2
20	SEB banka	2,479,558.7	884,602.2	706,175.4	1,568,039.7
21	<i>Skandinaviska Enskilda Banken Rīgas filiāle</i>	0.0	0.0	0.0	0.0
22	<i>Svenska Handelsbanken AB Latvijas filiāle</i>	19,374.6	169.8	154.4	19,204.9
23	Swedbank	3,183,145.3	1,654,168.7	1,430,228.0	1,491,026.3
24	TRASTA KOMERCBANKA	121,205.3	17,122.5	4,773.9	104,082.7
	Total	14,823,326.8	5,662,095.3	4,548,441.0	9,082,269.7