

Performance indicators as of 30.09.2016

No		Capital adequacy ratio ¹	Liquidity ratio ²	Return on equity (ROE) ³	Return on assets (ROA) ⁴
1	ABLV Bank	18.72%	78.04%	28.94%	1.86%
2	Baltic International Bank	18.25%	78.59%	14.20%	1.13%
3	Baltikums Bank	18.83%	68.76%	8.40%	0.70%
4	Bank M2M Europe	22.74%	79.70%	9.10%	0.69%
5	Citadele banka	15.29%	60.67%	17.37%	1.57%
6	DNB banka	18.00%	38.58%	13.61%	1.75%
7	Expobank	42.56%	116.40%	7.97%	1.47%
8	Latvijas pasta banka	24.13%	98.76%	52.00%	6.00%
9	Meridian Trade Bank	14.01%	74.95%	2.46%	0.19%
10	NORVIK BANKA	19.68%	60.83%	12.73%	1.31%
11	PrivatBank	29.99%	103.68%	15.41%	2.03%
12	Reģionālā investīciju banka	29.99%	79.95%	7.55%	0.52%
13	Rietumu Banka	20.45%	78.27%	23.54%	2.95%
14	Rigensis Bank	23.25%	99.37%	11.54%	1.83%
15	SEB banka	20.81%	32.92%	13.89%	1.74%
16	Swedbanka	22.91%	49.68%	10.30%	1.73%

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 30.09.2016, EUR thou*

No	Name of bank	30.09.2016	Changes compared to					
			30.06.2016		31.12.2015		30.09.2015	
				%		%		%
1	Swedbank	5,456,261.0	126,654.0	2.4	-41,374.3	-0.8	86,163.9	1.6
2	ABLV Bank	4,033,410.4	-242,319.7	-5.7	-915,403.8	-18.5	-643,692.1	-13.8
3	Rietumu Banka	3,529,731.9	-167,564.2	-4.5	-341,775.7	-8.8	-227,098.1	-6.0
4	SEB banka	3,437,467.7	-23,693.5	-0.7	-153,626.5	-4.3	-265,770.8	-7.2
5	Nordea Bank AB Latvijas filiāle	3,163,303.0	-252,458.4	-7.4	466,673.6	17.3	415,087.3	15.1
6	Citadele banka	2,625,239.5	-17,403.3	-0.7	89,896.1	3.5	278,968.0	11.9
7	DNB banka	2,211,854.2	4,444.3	0.2	-125,385.2	-5.4	-196,094.1	-8.1
8	NORVIK BANKA	908,520.3	-47,057.0	-4.9	-198,085.6	-17.9	-166,109.2	-15.5
9	Baltikums Bank	704,522.9	-40,607.0	-5.4	-60,966.3	-8.0	-23,465.4	-3.2
10	Reģionālā investīciju banka	514,256.9	-20,629.2	-3.9	-156,904.0	-23.4	-164,272.0	-24.2
11	Danske Bank filiāle Latvijā	487,202.8	106,580.8	28.0	83,926.3	20.8	-79,205.5	-14.0
12	PrivatBank	416,433.1	-114,131.7	-21.5	-239,438.9	-36.5	-260,926.8	-38.5
13	Baltic International Bank	360,871.6	-16,327.4	-4.3	-201,285.4	-35.8	-185,956.7	-34.0
14	Expobank	351,445.1	-130,086.7	-27.0	-130,864.9	-27.1	-76,915.5	-18.0
15	Rigensis Bank	343,896.0	-23,302.1	-6.3	39,001.4	12.8	153,161.6	80.3
16	Meridian Trade Bank	287,221.2	-30,020.5	-9.5	-45,021.2	-13.6	2,273.0	0.8
17	Bank M2M Europe	215,010.5	-3,286.8	-1.5	-24,637.8	-10.3	51,165.0	31.2
18	Latvijas pasta banka	211,256.9	-4,632.8	-2.1	-4,729.7	-2.2	21,089.7	11.1
19	OP Corporate Bank filiāle Latvijā	100,127.6	4,333.1	4.5	24,237.5	31.9	-203,332.3	-67.0
20	BIGBANK Latvijas filiāle	97,856.6	-8,039.6	-7.6	-2,784.3	-2.8	-2,780.4	-2.8
21	Svenska Handelsbanken AB Latvijas filiāle	41,161.5	-626.3	-1.5	11,477.8	38.7	12,554.0	43.9
22	Eesti Krediidipank Latvijas filiāle	12,161.5	-769.6	-6.0	-8,707.9	-41.7	-11,512.9	-48.6
	Total	29,551,847.0	-905,078.4	-3.0	-2,385,849.1	-7.5	-2,037,391.4	-6.4

Assets under trust management as 30.09.2016, EUR thou *

No	Name of bank	30.09.2016	Changes compared to					
			30.06.2016		31.12.2015		30.09.2015	
				%		%		%
1	PrivatBank	509,332.6	-52,270.8	-9.3	-141,689.9	-21.8	-39,071.1	-7.1
2	Expobank	247,289.8	29,043.2	13.3	68,177.2	38.1	68,262.7	38.1
3	Reģionālā investīciju banka	112,171.4	1,995.6	1.8	4,256.8	3.9	7,920.0	7.6
4	Bank M2M Europe	110,523.0	230.7	0.2	-15,606.1	-12.4	-9,639.8	-8.0
5	Latvijas pasta banka	106,075.1	46,382.4	77.7	22,325.4	26.7	19,929.5	23.1
6	Baltic International Bank	98,088.5	-12,581.0	-11.4	-12,502.4	-11.3	-12,253.7	-11.1
7	Swedbank	67,901.3	-6,832.4	-9.1	-5,569.9	-7.6	-4,196.4	-5.8
8	Citadele banka	57,962.5	-654.5	-1.1	-5,424.1	-8.6	-3,288.6	-5.4
9	Rietumu Banka	47,303.7	13,003.3	37.9	22,275.3	89.0	18,905.1	66.6
10	Rigensis Bank	44,554.5	-11,029.0	-19.8	-46,058.7	-50.8	-2,891.9	-6.1
11	ABLV Bank	27,325.1	-1,087.2	-3.8	-12,417.1	-31.2	-20,815.8	-43.2
12	Baltikums Bank	18,449.8	-2,522.3	-12.0	-2,997.0	-14.0	65.0	0.4
13	Meridian Trade Bank	13,000.0	0.0	0.0	-100.0	-0.8	-200.0	-1.5
14	NORVIK BANKA	3,431.2	624.7	22.3	1,243.6	56.8	1,087.3	46.4
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 Krediidipank</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	1,463,408.5	4,302.5	0.3	-238,383.3	-14.0	-93,274.8	-6.0

Capital and reserves as of 30.09.2016, EUR thou

No	Name of bank	30.09.2016	Changes compared to 31.12.2015	
				%
1	Swedbank	692,406.2	-502,710.5	-42.1
2	Rietumu Banka	471,656.0	64,017.6	15.7
3	SEB banka	418,577.4	-19,751.9	-4.5
4	ABLV Bank	307,743.3	26,289.7	9.3
5	DNB banka	297,866.6	19,077.7	6.8
6	Citadele banka	232,764.8	32,092.9	16.0
7	NORVIK BANKA	98,978.6	-7,164.3	-6.7
8	Expobank	79,360.5	6,028.3	8.2
9	PrivatBank	72,045.1	5,529.7	8.3
10	Baltikums Bank	57,593.0	-297.6	-0.5
11	Rigensis Bank	52,731.6	6,768.6	14.7
12	Reģionālā investīciju banka	36,077.0	1,975.0	5.8
13	Baltic International Bank	34,805.8	2,460.7	7.6
14	Latvijas pasta banka	28,854.7	12,326.4	74.6
15	Meridian Trade Bank	24,881.4	462.8	1.9
16	Bank M2M Europe	18,741.0	4,164.3	28.6
17	<i>BIGBANK</i> Latvijas filiāle	*	-	-
18	<i>Danske Bank</i> filiāle Latvijā	*	-	-
19	<i>Eesti Krediitipank</i> Latvijas filiāle	*	-	-
20	<i>Nordea Bank AB</i> Latvijas filiāle	*	-	-
21	<i>OP Corporate Bank</i> filiāle Latvijā	*	-	-
22	<i>Svenska Handelsbanken AB</i> Latvijas filiāle	*	-	-
	Total	2,931,824.1	-392,896.9	-11.8

* The capital of foreign banks branches are not segregated

Profit/loss as of 30.09.2016, EUR thou

No	Name of bank	30.09.2016	Changes compared to 30.09.2015	
				%
1	Rietumu Banka	78,889.8	22,559.3	40.0%
2	Swedbank	69,813.4	-10,126.9	-12.7%
3	ABLV Bank	61,357.2	1,004.2	1.7%
4	SEB banka	44,896.7	18,638.1	71.0%
5	DNB banka	29,578.4	15,941.3	116.9%
6	Citadele banka	28,788.5	11,412.7	65.7%
7	NORVIK BANKA	9,813.0	5,760.2	142.1%
8	Latvijas pasta banka	9,679.5	6,280.9	184.8%
9	PrivatBank	7,905.8	-153.1	-1.9%
10	Expobank	4,593.6	-6,806.8	-59.7%
11	Rigensis Bank	4,266.4	1,092.5	34.4%
12	BIGBANK Latvijas filiāle	3,923.2	1,211.0	44.6%
13	Baltic International Bank	3,631.2	1,438.6	65.6%
14	Baltikums Bank	3,607.4	-4,489.1	-55.4%
15	Reģionālā investīciju banka	2,040.4	2,333.7	795.8%
16	Bank M2M Europe	1,158.5	-133.0	-10.3%
17	Meridian Trade Bank	458.7	471.0	3825.1%
18	Eesti Krediitipank Latvijas filiāle	-573.0	-269.9	-89.0%
19	Danske Bank filiāle Latvijā	-	-	-
20	Nordea Bank AB Latvijas filiāle	-	-	-
21	OP Corporate Bank filiāle Latvijā	-	-	-
22	Svenska Handelsbanken AB Latvijas filiāle	-	-	-
	Total	373,972.2	59,420.9	18.9%

- Data are not available

Deposits as of 30.09.2016, EUR thou

N o	Name of bank	30.09.2016	Changes compared to					
			30.06.2016		31.12.2015		30.09.2015	
				%		%		%
1	Swedbank	4,590,806.3	114,480.8	2.6	483,123.3	11.8	588,523.4	14.7
2	ABLV Bank	3,046,201.4	-209,216.8	-6.4	-758,961.2	-19.9	-613,371.4	-16.8
3	Rietumu Banka	2,686,743.6	-171,058.9	-6.0	-496,934.6	-15.6	-457,642.5	-14.6
4	SEB banka	2,068,777.8	-27,685.1	-1.3	-37,724.0	-1.8	-13,870.4	-0.7
5	Citadele banka	2,068,390.2	-44,913.8	-2.1	17,139.9	0.8	207,051.2	11.1
6	Nordea Bank AB Latvijas filiāle	1,665,763.8	-241,608.8	-12.7	135,000.8	8.8	71,627.8	4.5
7	DNB banka	1,205,387.8	23,570.9	2.0	-17,253.5	-1.4	33,927.9	2.9
8	NORVIK BANKA	704,837.7	-48,655.1	-6.5	-200,825.0	-22.2	-166,993.5	-19.2
9	Baltikums Bank	594,512.8	-41,525.2	-6.5	-76,050.2	-11.3	-40,010.8	-6.3
10	Reģionālā investīciju banka	415,665.2	-21,395.2	-4.9	-171,646.5	-29.2	-180,533.3	-30.3
11	Danske Bank filiāle Latvijā	390,550.7	66,339.2	20.5	206,387.5	112.1	62,238.8	19.0
12	PrivatBank	302,476.0	-103,008.9	-25.4	-239,099.7	-44.1	-277,084.3	-47.8
13	Rigensis Bank	285,972.9	-28,103.5	-8.9	29,593.2	11.5	149,607.6	109.7
14	Baltic International Bank	277,075.7	-22,506.6	-7.5	-212,118.0	-43.4	-197,255.5	-41.6
15	Expobank	261,068.3	-123,335.4	-32.1	-127,324.3	-32.8	-57,922.8	-18.2
16	Meridian Trade Bank	244,704.8	-26,079.3	-9.6	-34,569.0	-12.4	-1,426.1	-0.6
17	Bank M2M Europe	189,547.9	-1,776.5	-0.9	-22,265.7	-10.5	52,381.7	38
18	Latvijas pasta banka	171,538.4	-4,617.5	-2.6	-21,130.3	-11.0	6,393.7	3.9
19	BIGBANK Latvijas filiāle	71,437.5	-3,075.1	-4.1	-967.6	-1.3	815.7	1.2
20	OP Corporate Bank filiāle Latvijā	33,619.6	1,357.3	4	8,140.1	32	-231,252.4	-87
21	Svenska Handelsbanken AB Latvijas filiāle	20,541.8	-6.1	0.0	8,598.5	72.0	9,289.1	82.6
22	Eesti Krediidipank Latvijas filiāle	18,730.5	-694.3	-3.6	-7,788.7	-29.4	-10,290.6	-35.5
	Total	21,353,017.3	-913,458.0	-4.1	-1,902,638.4	-8.2	-1,520,142.1	-6.6

Deposits broken down by term and clients as of 30.09.2016, EUR thou

No	Name of bank	Deposits	Deposits by term		Deposits by clients	
			Demand deposits	Term deposits	Households	Enterprises
1	ABLV Bank	3,046,201.4	2,964,135.9	82,065.4	603,142.1	2,443,006.4
2	Baltic International Bank	277,075.7	234,081.9	42,993.8	85,728.6	191,347.0
3	Baltikums Bank	594,512.8	571,663.1	22,849.7	87,077.0	507,435.8
4	Bank M2M Europe	189,547.9	131,593.4	57,954.5	69,207.7	120,340.2
5	<i>BIGBANK</i> Latvijas filiāle	71,437.5	0.0	71,437.5	16,342.5	55,095.0
6	Citadele banka	2,068,390.2	1,569,468.1	498,922.1	881,760.5	1,103,573.7
7	<i>Danske Bank</i> filiāle Latvijā	390,550.7	383,710.1	6,840.6	15,682.1	194,842.9
8	DNB banka	1,205,387.8	900,176.2	305,211.5	550,251.4	602,132.7
9	<i>Eesti Krediidipank</i> Latvijas filiāle	18,730.5	2,982.2	15,748.3	18,023.4	707.1
10	Expobank	261,068.3	254,064.2	7,004.1	13,146.9	247,921.4
11	Latvijas pasta banka	171,538.4	133,442.3	38,096.0	64,971.9	106,566.4
12	Meridian Trade Bank	244,704.8	190,634.8	54,070.0	116,342.6	126,148.4
13	<i>Nordea Bank AB</i> Latvijas filiāle	1,665,763.8	1,328,785.3	336,978.4	517,808.4	950,381.6
14	NORVIK BANKA	704,837.7	484,009.3	220,828.5	284,537.6	419,811.3
15	<i>OP Corporate Bank</i> filiāle Latvijā	33,619.6	33,619.6	0.0	0.0	33,619.6
16	PrivatBank	302,476.0	167,443.3	135,032.7	168,405.8	133,980.2
17	Reģionālā investīciju banka	415,665.2	371,832.2	43,833.1	50,536.4	365,113.8
18	Rietumu Banka	2,686,743.6	2,364,926.1	321,817.5	767,296.5	1,919,376.7
19	Rigensis Bank	285,972.9	182,117.6	103,855.3	20,909.8	265,063.1
20	SEB banka	2,068,777.8	1,713,053.6	355,724.2	1,154,718.2	791,112.8
21	<i>Svenska Handelsbanken AB</i> Latvijas filiāle	20,541.8	20,336.8	205.0	1,478.3	19,063.5
22	Swedbank	4,590,806.3	3,673,969.6	916,836.7	2,312,475.6	1,965,824.1
	Total	21,353,017.3	17,676,045.7	3,676,971.7	7,799,843.5	12,601,130.6

Loans issued by banks as of 30.09.2016, EUR thou

No	Name of bank	30.09.2016	Changes compared to					
			30.06.2016		31.12.2015		30.09.2015	
				%		%		%
1	Swedbank	3,310,110.0	-13,584.1	-0.4	145,349.7	4.6	126,964.7	4.0
2	<i>Nordea Bank AB</i> Latvijas filiāle	2,671,861.1	66,827.8	2.6	284,528.4	11.9	257,618.7	10.7
3	SEB banka	2,511,082.3	21,043.4	0.8	51,753.8	2.1	31,523.6	1.3
4	DNB banka	1,532,592.4	-24,491.9	-1.6	-45,891.6	-2.9	-91,806.9	-5.7
5	Rietumu Banka	1,294,670.4	3,675.3	0.3	-29,780.2	-2.2	-34,500.2	-2.6
6	Citadele banka	1,109,283.4	4,206.1	0.4	36,563.5	3.4	90,444.3	8.9
7	ABLV Bank	1,033,140.5	27,398.5	2.7	136,905.8	15.3	138,272.7	15.5
8	<i>Danske Bank</i> filiāle Latvijā	292,442.1	6,187.0	2.2	-61,566.1	-17.4	-76,529.5	-20.7
9	NORVIK BANKA	259,059.8	13,515.5	5.5	622.1	0.2	-47,323.2	-15.4
10	PrivatBank	134,329.5	-38,334.2	-22.2	-151,874.3	-53.1	-189,766.8	-58.6
11	Meridian Trade Bank	132,198.1	1,837.7	1.4	10,590.1	8.7	9,684.1	7.9
12	Rigensis Bank	125,943.6	-10,000.8	-7.4	67,301.5	114.8	89,828.5	248.7
13	Reģionālā investīciju banka	123,240.3	-4,643.6	-3.6	20,844.4	20.4	26,347.0	27.2
14	Baltikums Bank	114,517.7	5,480.4	5.0	37,723.4	49.1	51,514.2	81.8
15	<i>BIGBANK</i> Latvijas filiāle	87,790.8	1,840.1	2.1	6,707.3	8.3	6,800.6	8.4
16	Baltic International Bank	86,064.7	3,349.1	4.0	4,700.5	5.8	412.1	0.5
17	<i>OP Corporate Bank</i> filiāle Latvijā	85,116.0	18,624.1	28.0	28,196.9	49.5	43,488.6	104.5
18	Bank M2M Europe	61,963.3	-3,927.9	-6.0	11,272.3	22.2	9,913.4	19
19	Latvijas pasta banka	42,074.2	-3,412.0	-7.5	-3,810.0	-8.3	-1,418.2	-3.3
20	<i>Svenska Handelsbanken AB</i> Latvijas filiāle	29,305.5	-786.8	-2.6	6,804.8	30.2	9,930.9	51.3
21	Expobank	26,009.6	467.6	1.8	-6,675.9	-20.4	-43,175.9	-62
22	<i>Eesti Krediidipank</i> Latvijas filiāle	9,542.4	-226.9	-2.3	-720.5	-7.0	-1,325.9	-12.2
	Total	15,110,208.2	75,349.0	0.5	433,594.7	3.0	286,881.4	1.9

Loans broken down by borrowers as 30.09.2016, EUR thou

No	Name of bank	Loans	Broken down by borrowers		
			Households	incl. to households (residents) for housing purchases	Enterprises
1	ABLV Bank	1,033,140.5	354,220.2	317,386.2	678,920.3
2	Baltic International Bank	86,064.7	17,210.2	2,506.2	68,854.4
3	Baltikums Bank	114,517.7	3,182.0	631.3	111,335.6
4	Bank M2M Europe	61,963.3	28,981.0	0.0	32,982.3
5	<i>BIGBANK</i> Latvijas filiāle	87,790.8	87,556.7	0.0	234.1
6	Citadele banka	1,109,283.4	390,289.9	189,893.9	717,408.3
7	<i>Danske Bank</i> filiāle Latvijā	292,442.1	8,446.2	7,331.2	283,996.0
8	DNB banka	1,532,592.4	943,560.6	819,250.2	583,726.2
9	<i>Eesti Krediidipank</i> Latvijas filiāle	9,542.4	1,458.7	1,379.7	8,083.7
10	Expobank	26,009.6	10.4	0.0	25,999.2
11	Latvijas pasta banka	42,074.2	10,141.3	6,497.9	31,932.9
12	Meridian Trade Bank	132,198.1	14,582.3	5,999.0	117,615.8
13	<i>Nordea Bank AB</i> Latvijas filiāle	2,671,861.1	904,508.1	846,285.1	1,729,445.3
14	NORVIK BANKA	259,059.8	20,576.8	3,528.9	238,483.0
15	<i>OP Corporate Bank</i> filiāle Latvijā	85,116.0	0.0	0.0	85,116.0
16	PrivatBank	134,329.5	29,579.8	9,647.1	104,749.7
17	Reģionālā investīciju banka	123,240.3	12,549.5	224.6	110,690.8
18	Rietumu Banka	1,294,670.4	149,433.1	8,522.4	1,145,237.4
19	Rigensis Bank	125,943.6	1,581.0	39.3	124,362.6
20	SEB banka	2,511,082.3	882,926.3	703,737.2	1,598,671.9
22	<i>Svenska Handelsbanken AB</i> Latvijas filiāle	29,305.5	153.6	146.9	29,151.9
23	Swedbank	3,310,110.0	1,714,147.9	1,482,907.9	1,555,350.9
	Total	15,110,208.2	5,575,095.8	4,405,891.4	9,420,218.8