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Komercbanku
Asociācija

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OPERATING RESULTS OF LATVIAN COMMERCIAL BANKS

4TH QUARTER 2017

Saturs

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1. Assets →
2. Capital →
3. Profit →
4. Issued loans →
5. Deposits →
6. Financial ratios →



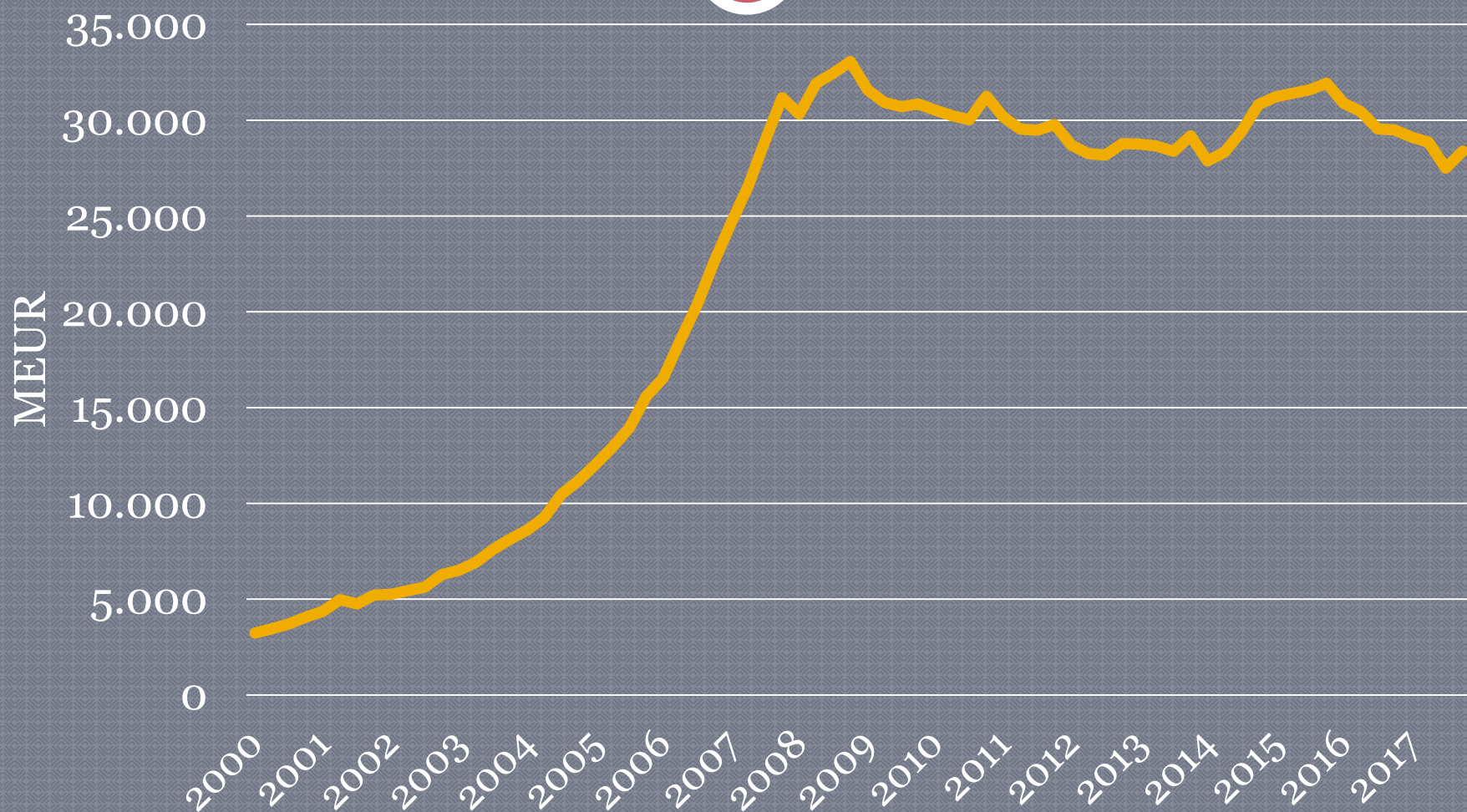
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1. BANKS' ASSETS

Assets* of Latvian banking sector 2000-2017

4



*gross value

Assets of Latvian banking sector

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- Total assets of Latvian commercial banks were EUR 28.4 billion as of December 31, 2017;
- The value of assets has decreased by EUR -3.5 billion or -11% since the beginning of 2016
- The value of assets has decreased by EUR -1.1 billion or -4% since the beginning of 2017
- During the 4th quarter of 2017, total asset value has grown by +3% or EUR +0.9 billion comparing to the previous quarter

Assets* as of 31.12.2017, MEUR

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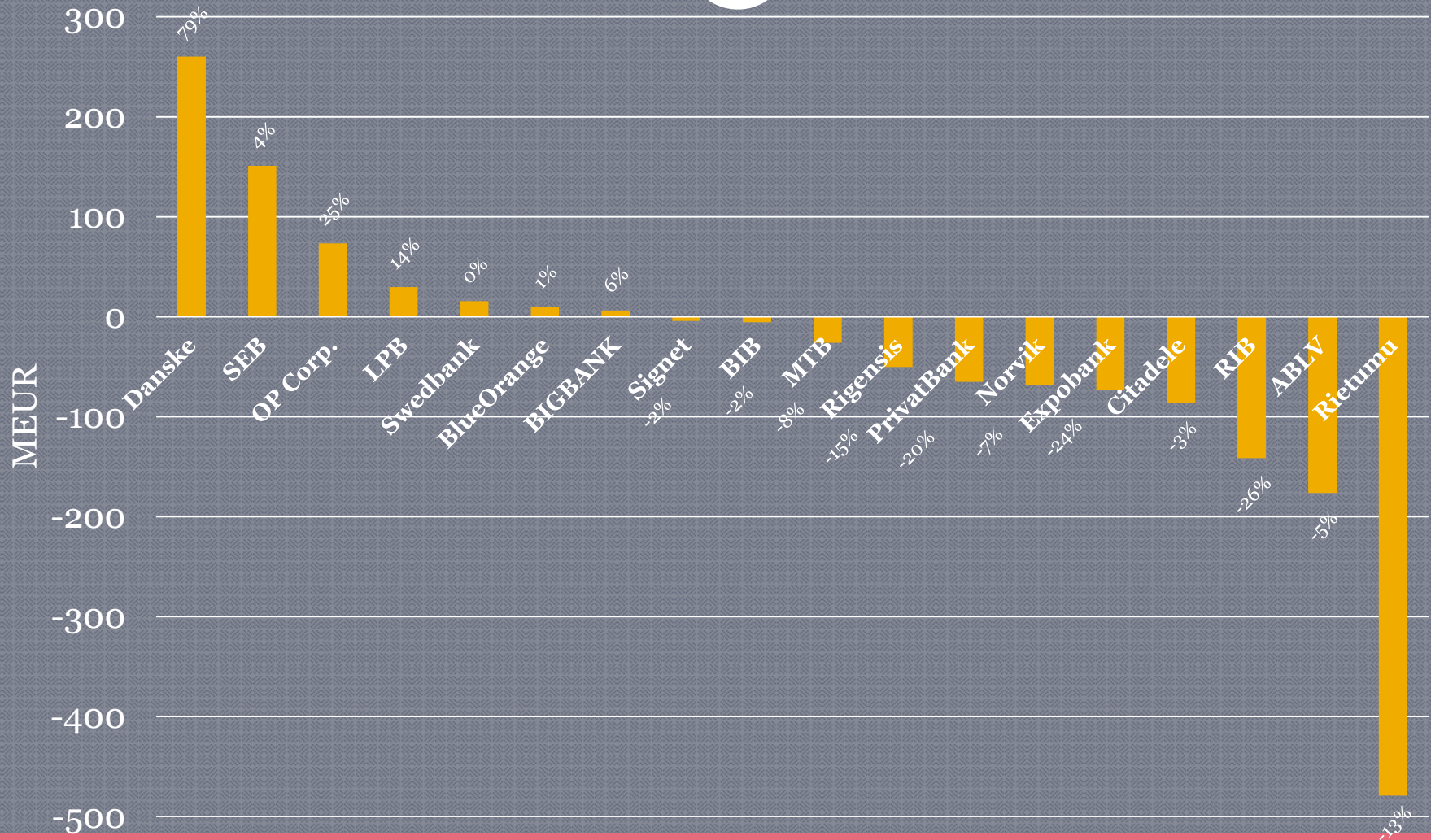
Bank	Value	Change from the beginning of the year	
Swedbank	5 330.8	15.6	0.3%
Luminor Bank	4 934.4		
SEB banka	3 725.3	150.9	4.2%
ABLV Bank**	3 700.8	-176.4	-4.6%
Rietumu Banka	3 114.7	-479.1	-13.3%
Citadele banka	2 674.0	-86.5	-3.1%
NORVIK BANKA	857.3	-68.8	-7.4%
BlueOrange Bank	681.4	9.8	1.5%
Danske Bank Latvia branch	591.1	260.3	78.7%
Regionāla investīciju banka	396.0	-141.3	-26.3%
OP Corporate Bank branch Latvia	372.8	73.5	24.5%
Baltic International Bank	320.9	-5.7	-1.7%
Meridian Trade Bank	294.5	-26.2	-8.2%
Rigensis Bank	289.3	-50.4	-14.8%
PrivatBank	258.2	-65.2	-20.2%
LPB Bank (Latvijas pasta banka)	235.6	29.7	14.4%
Expobank	227.7	-73.2	-24.3%
Signet Bank	175.9	-4.3	-2.4%
BIGBANK Latvia branch	105.9	6.3	6.3%
Total banking industry	28 397.4	-1 098.7	-3.7%

*gross value

**On February 26, 2018, ABLV Bank announced its decision on voluntary liquidation

Change of assets* 31.12.2017 vs 31.12.2016, MEUR

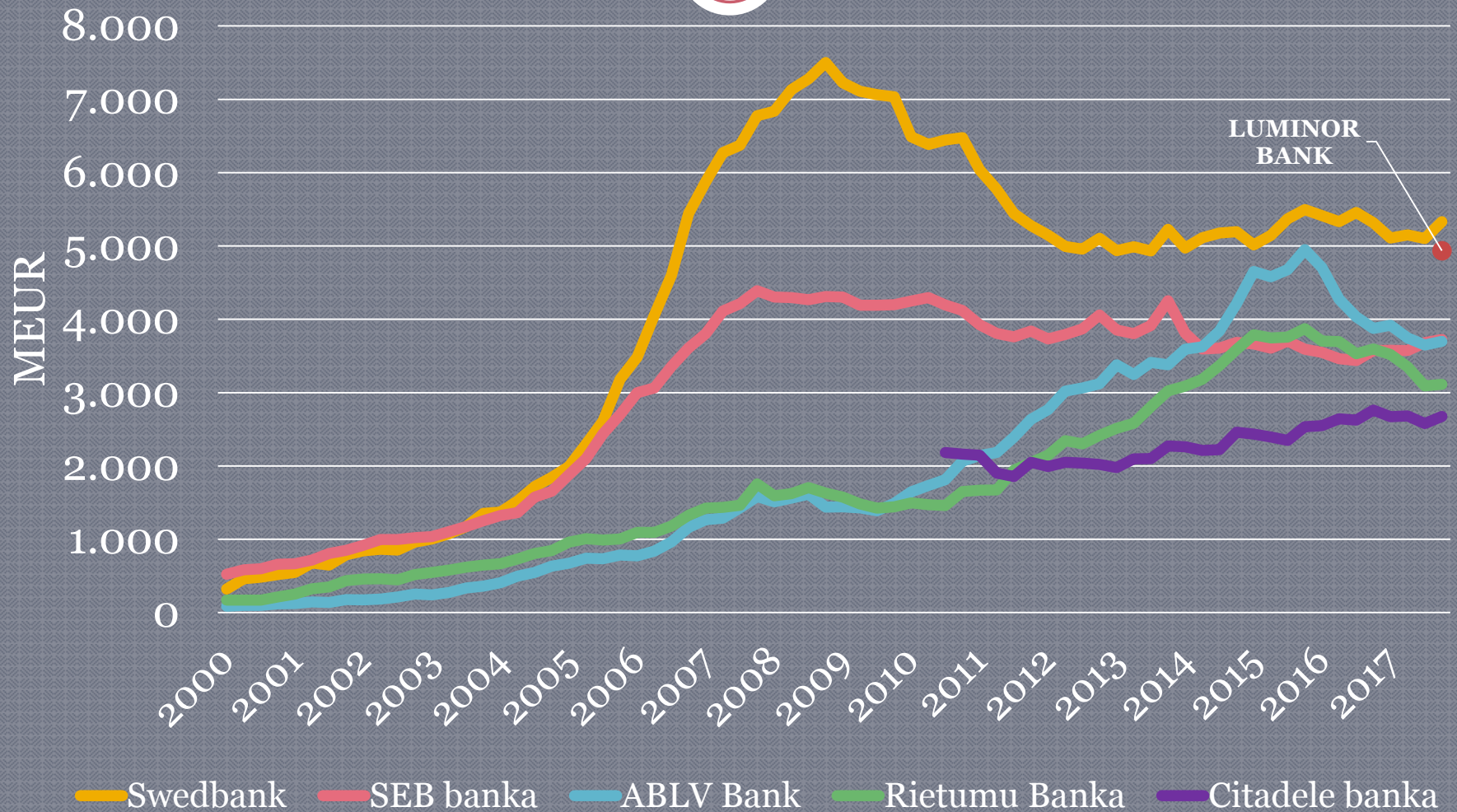
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*gross value

Banks' assets* 2000-2017 (1)

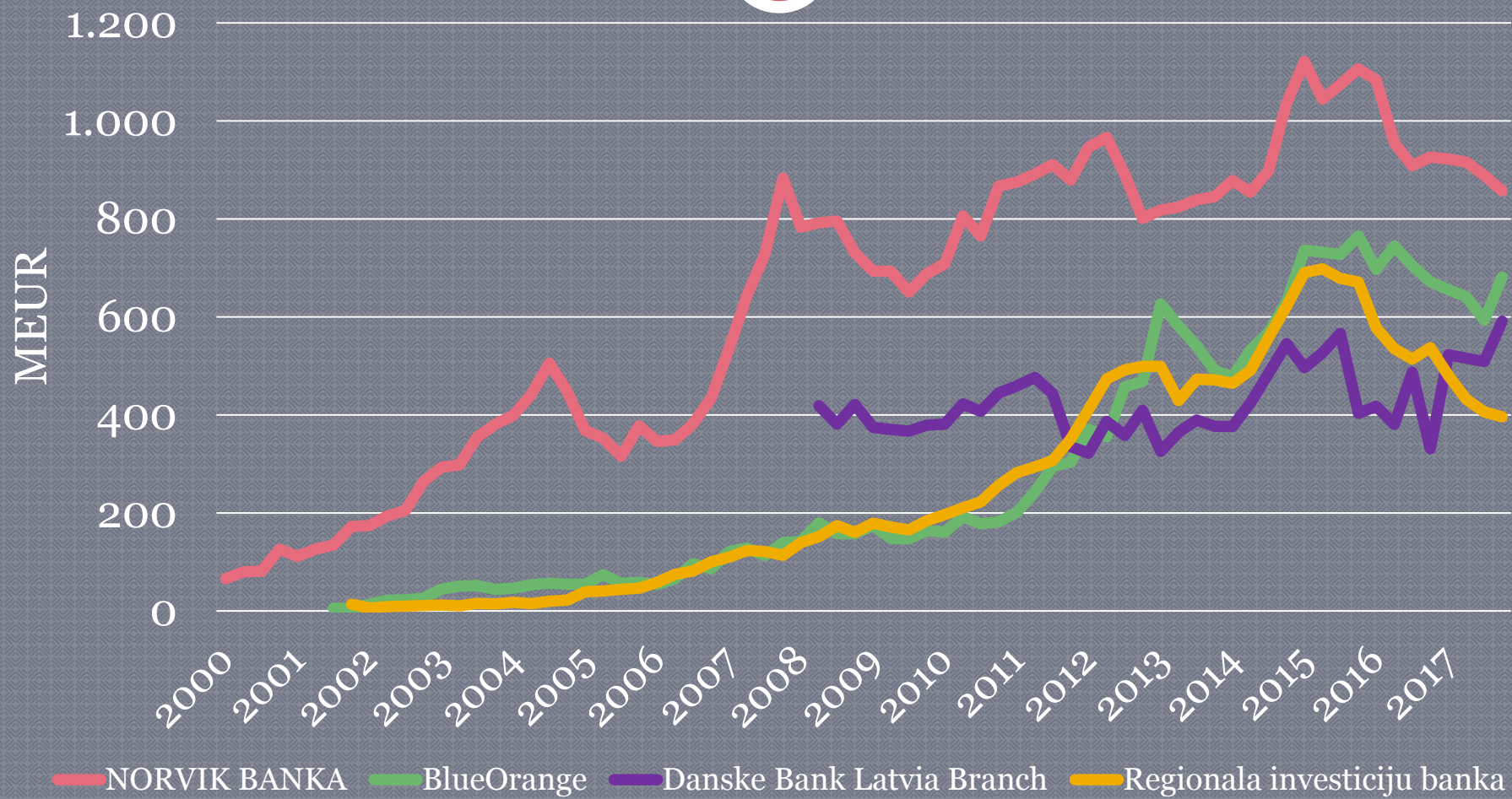
8



*gross value

Banks' assets* 2000-2017 (2)

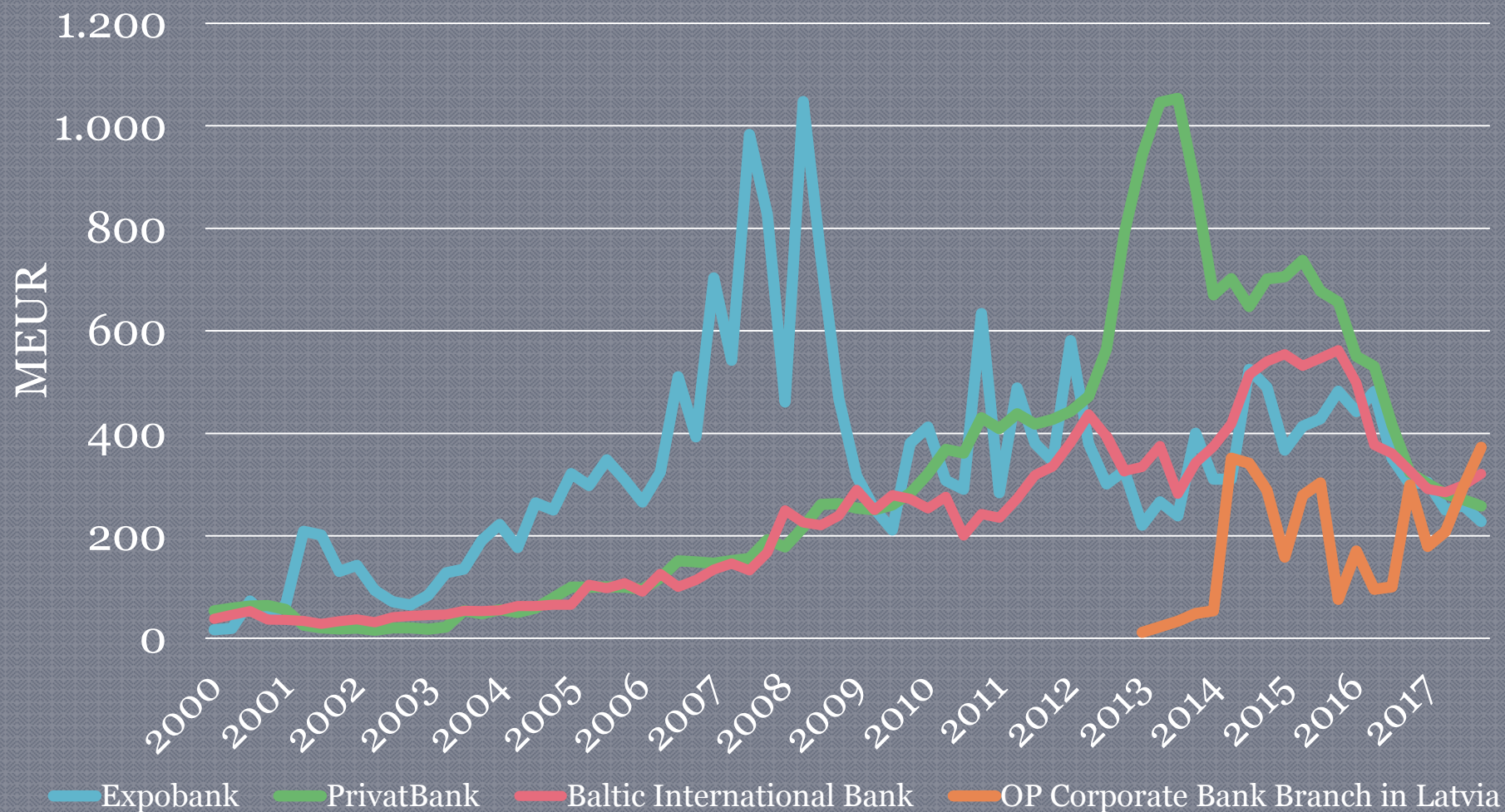
9



*gross value

Banks' assets* 2000-2017 (3)

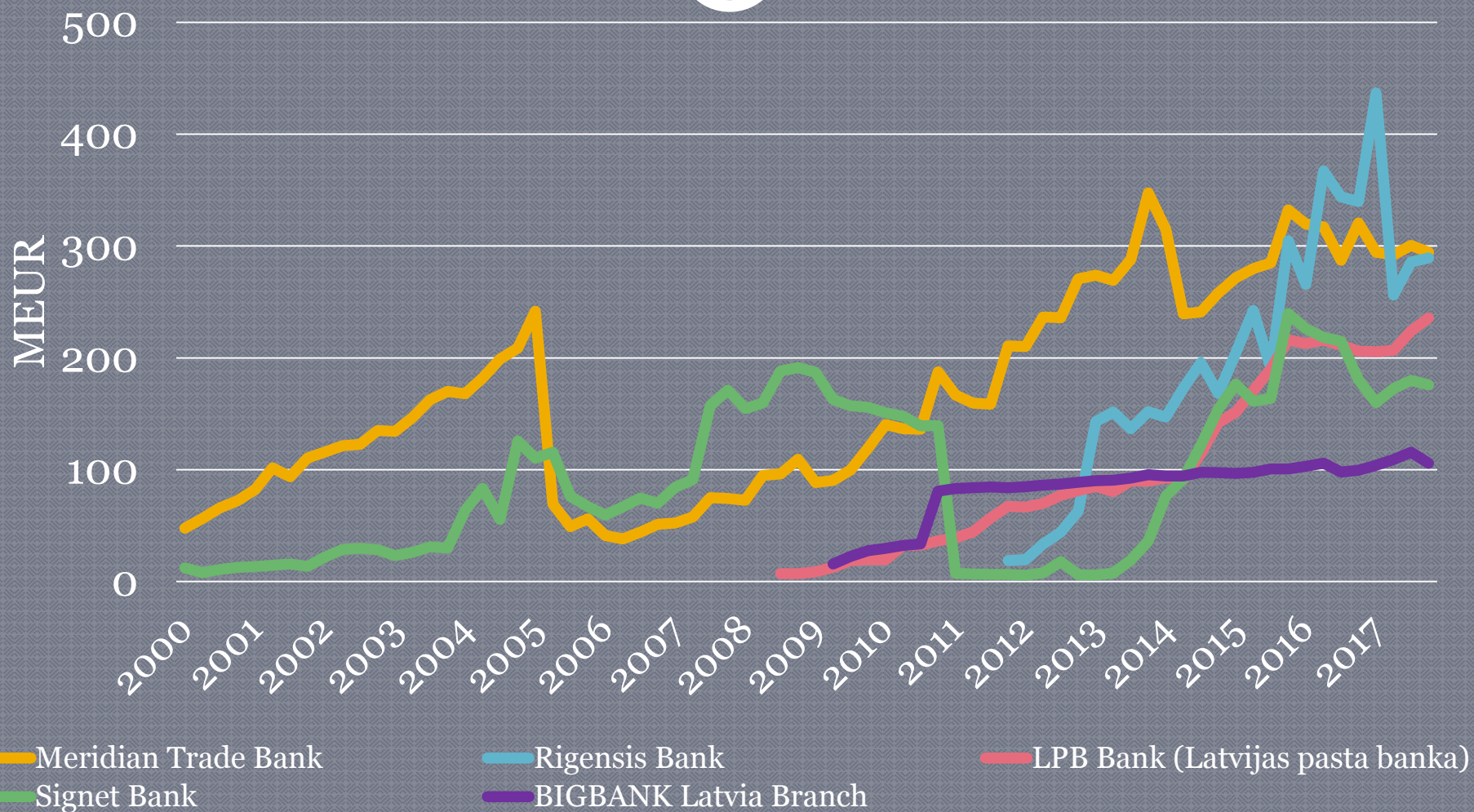
10



*gross value

Banks' assets* 2000-2017 (4)

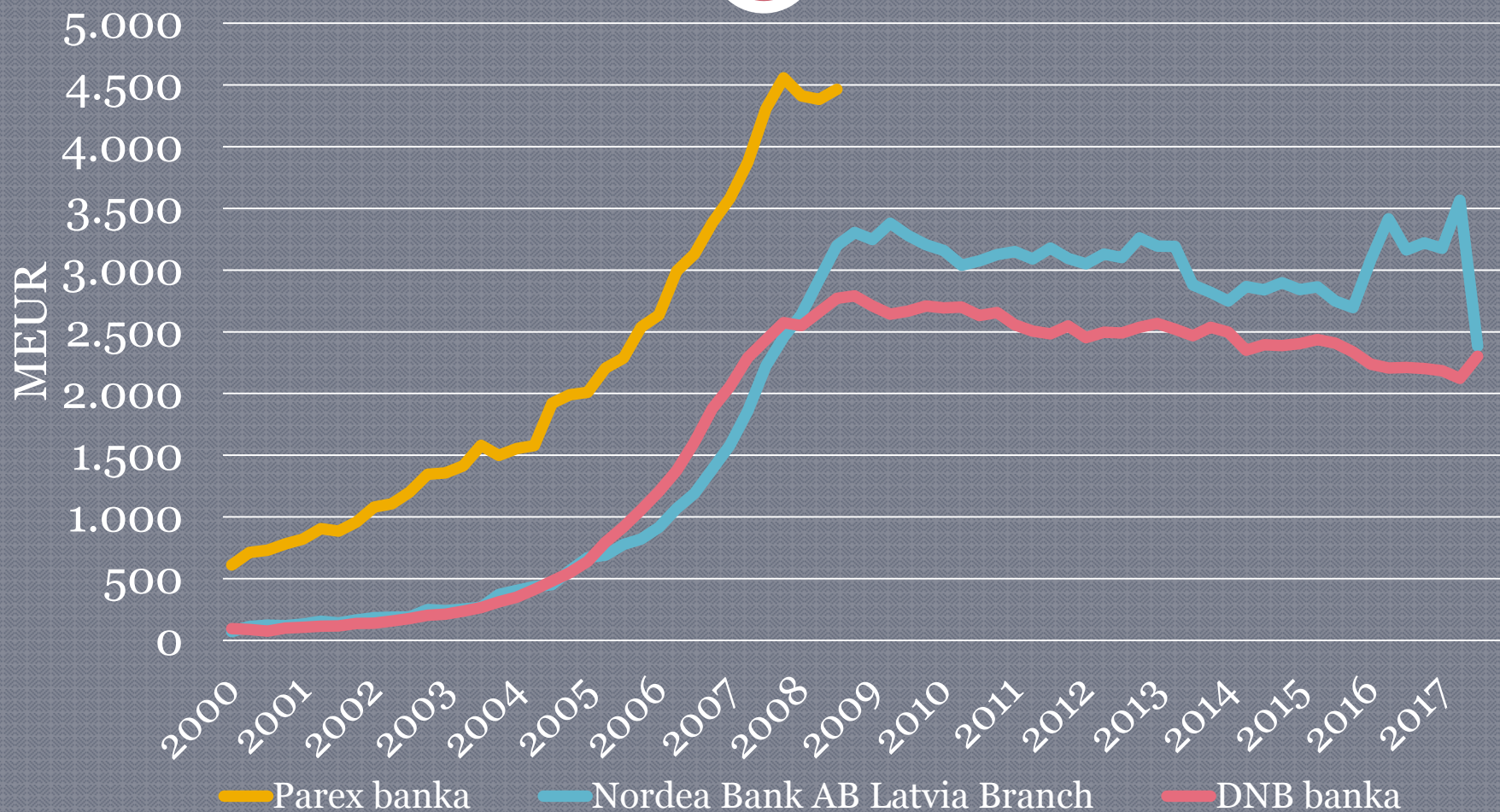
11



*gross value

Historic: banks' assets* 2000-2017 (1)

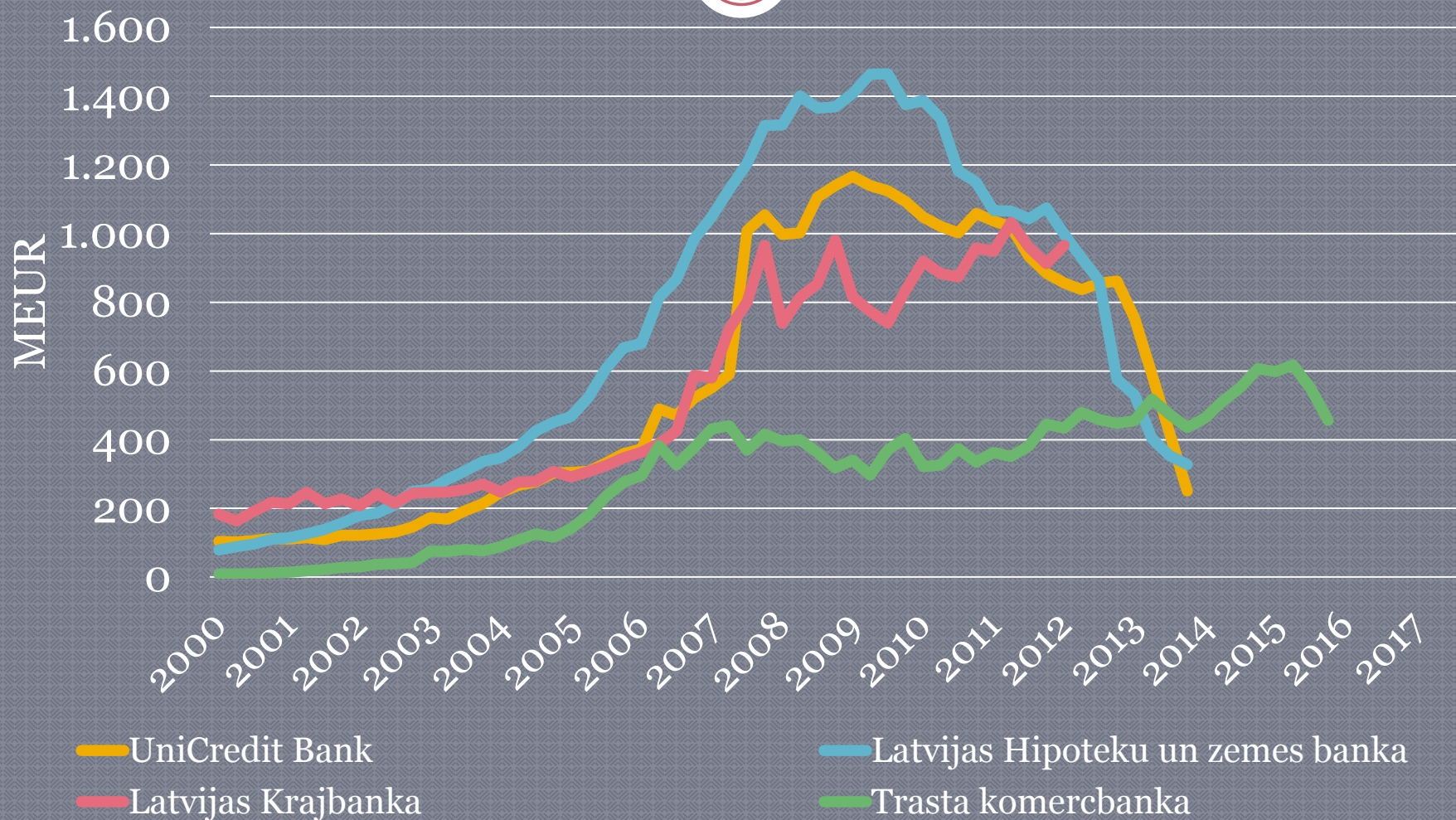
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*gross value

Historic: banks' assets* 2000-2017 (2)

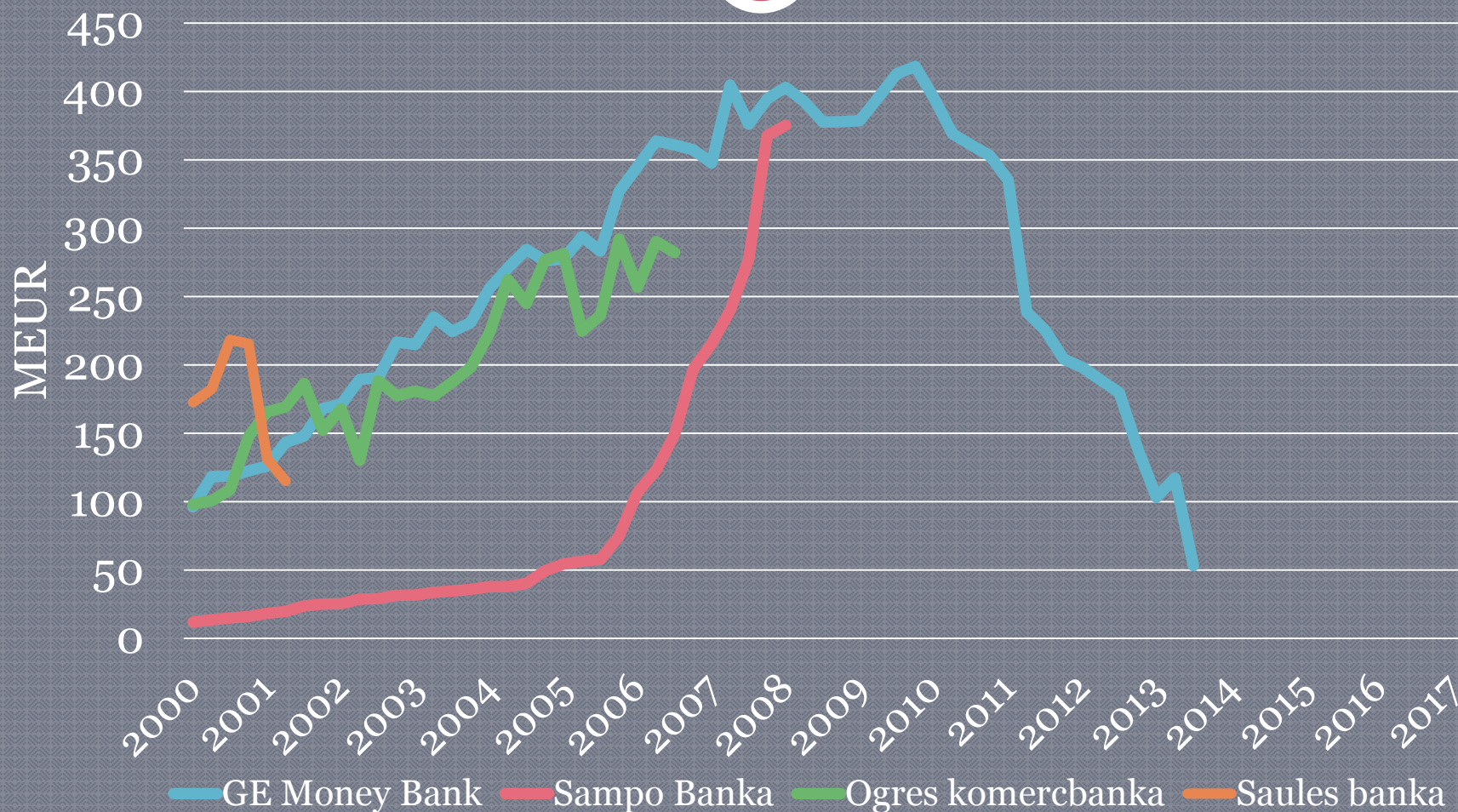
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*gross value

Historic: banks' assets* 2000-2017(3)

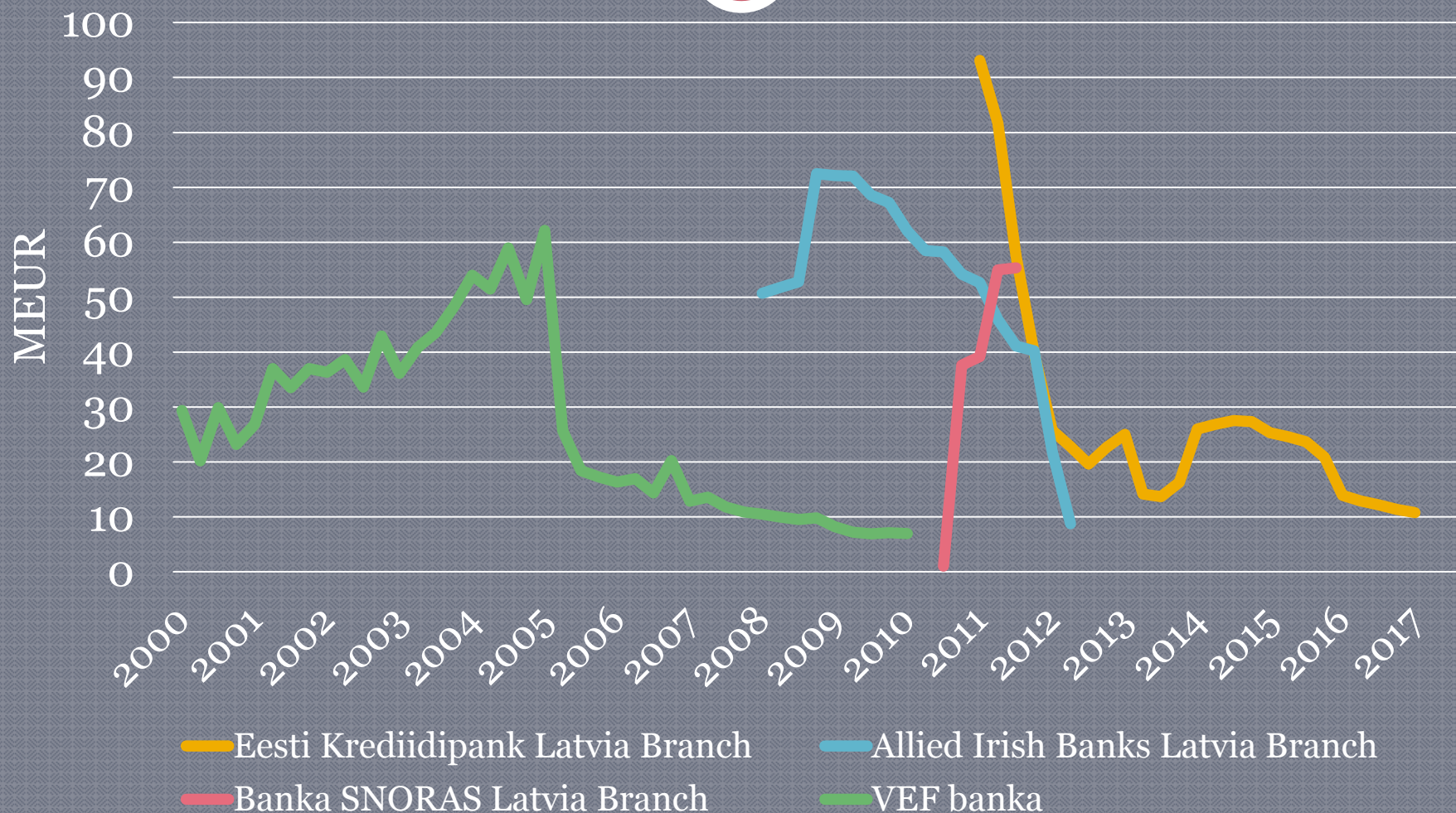
14



*gross value

Historic: banks' assets* 2000-2017 (4)

15



*gross value



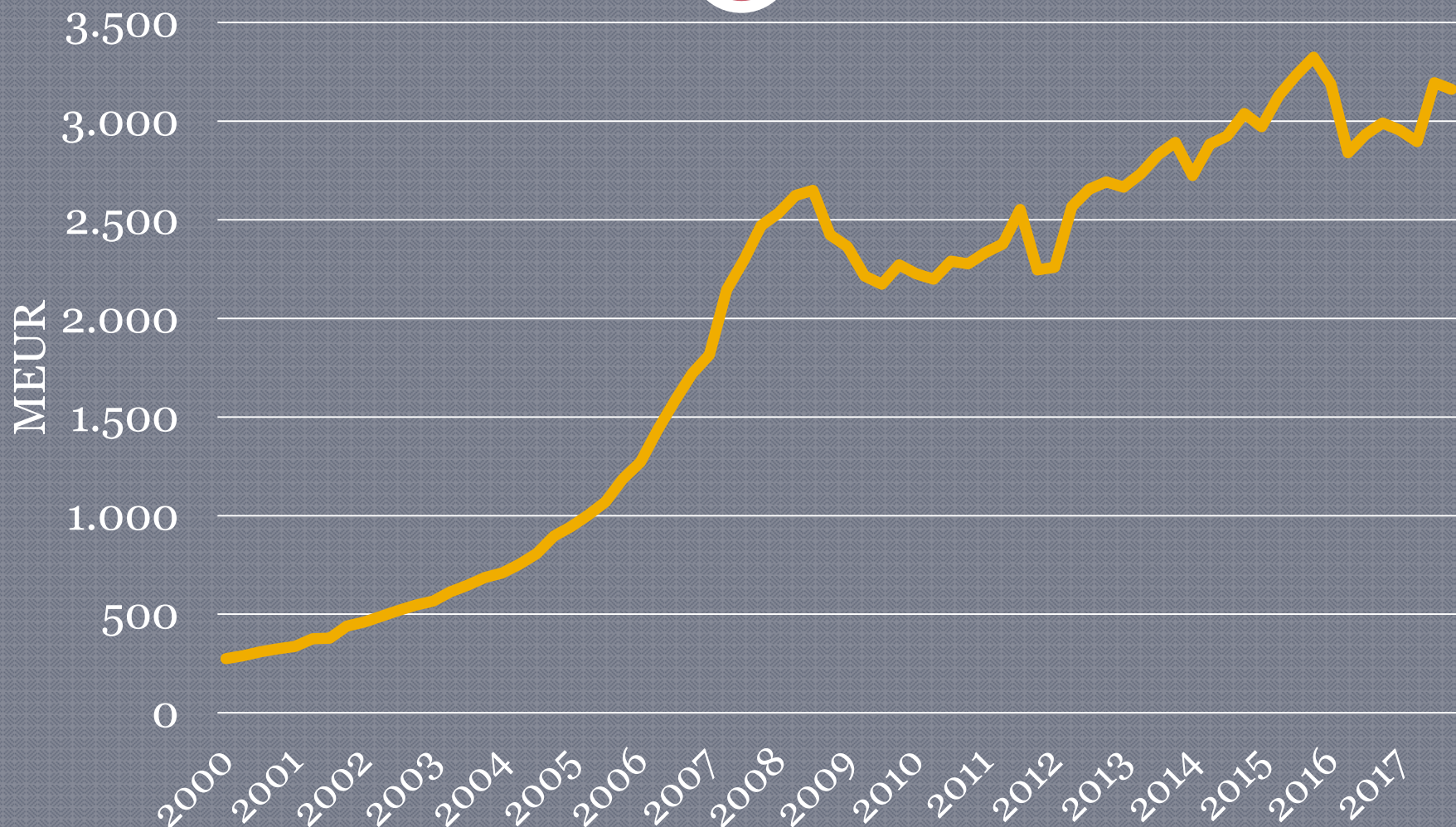
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2. BANKS' CAPITAL

Capital of Latvian banking sector 2000-2017

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Capital of Latvian banking sector

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- Total capital of the Latvian banking sector reached EUR 3.2 billion as of December 31, 2017;
- Since the beginning of 2017, total capital value has increased by +6% or EUR +0.2 billion EUR
- Total capital reached its maximum in 2015, when its value recorded EUR 3.3 billion

Banks' capital as of 31.12.2017, MEUR

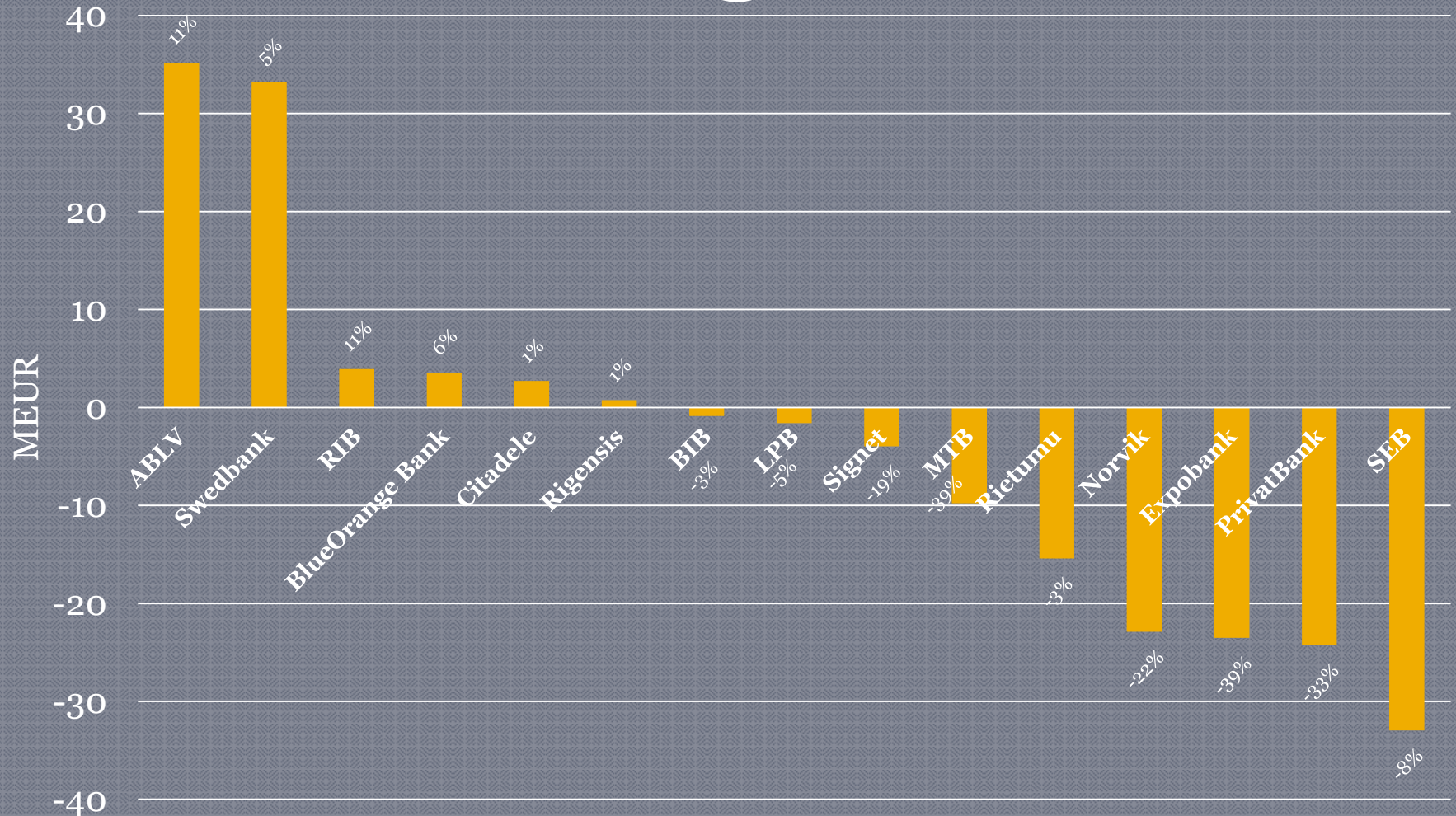
19

Bank	Value	Change from the beginning of the year	
Swedbank	748.8	33.2	5%
Luminor Bank	516.4		
Rietumu Banka	462.0	-15.4	-3%
SEB banka	391.8	-33.0	-8%
ABLV Bank**	357.0	35.2	11%
Citadele banka	240.9	2.7	1%
NORVIK BANKA	82.6	-22.9	-22%
Rigensis Bank	62.6	0.8	1%
BlueOrange Bank	61.5	3.5	6%
PrivatBank	49.0	-24.2	-33%
Regionāla investīciju banka	40.7	3.9	11%
Expobank	36.9	-23.5	-39%
Baltic International Bank	29.7	-0.9	-3%
LPB Bank (Latvijas pasta banka)	28.3	-1.6	-5%
Signet Bank	16.4	-4.0	-19%
Meridian Trade Bank	15.4	-9.8	-39%
BIGBANK Latvia branch	*		
Danske Bank Latvia branch	*		
OP Corporate Bank branch Latvia	*		
Total banking industry	3 161.4	170.1	5.7%

**On February 26, 2018, ABLV Bank announced its decision on voluntary liquidation

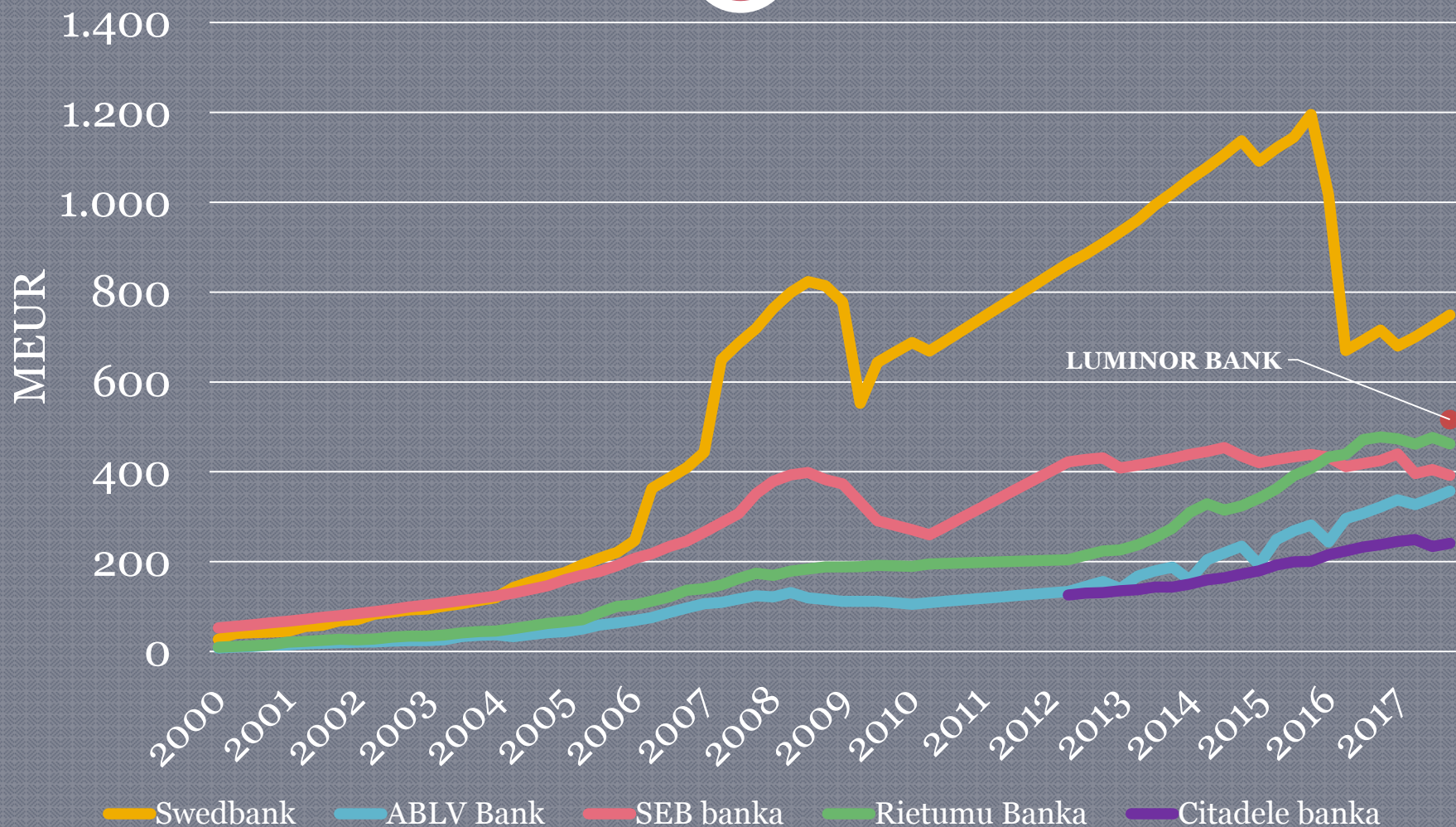
Change of capital 31.12.2017 vs 31.12.2016, MEUR

20



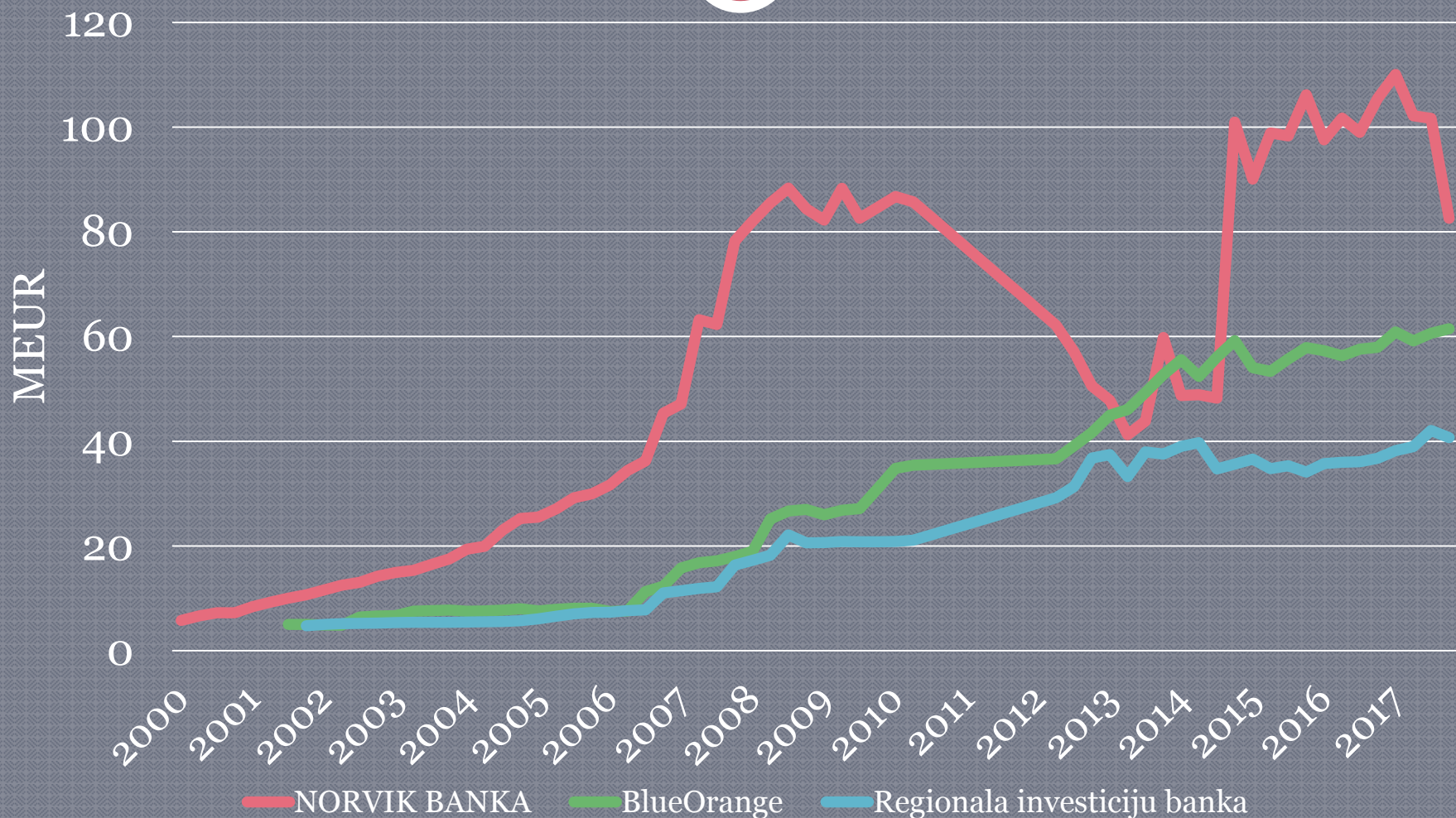
Banks' capital 2000-2017 (1)

21



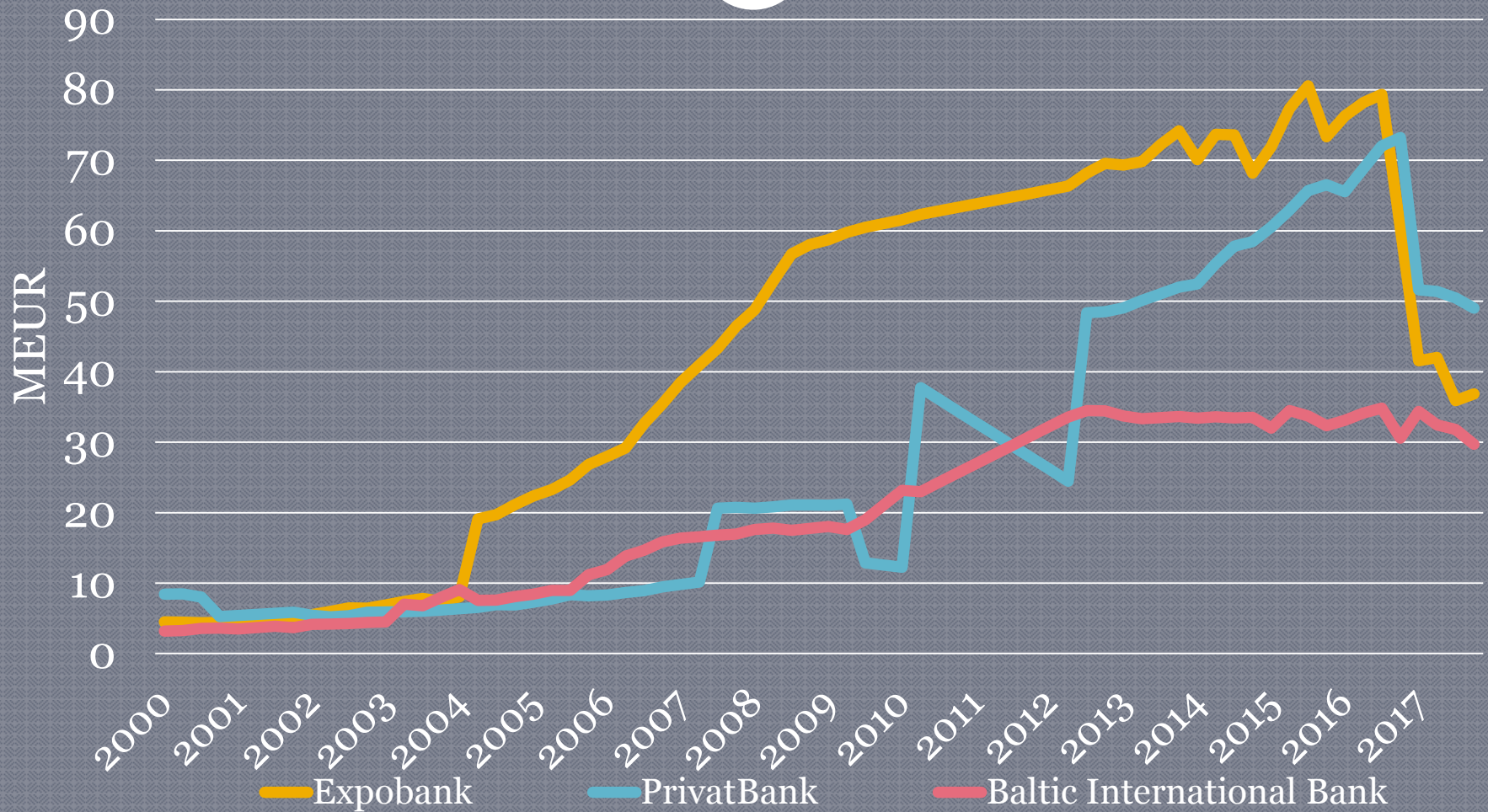
Banks' capital 2000-2017 (2)

22



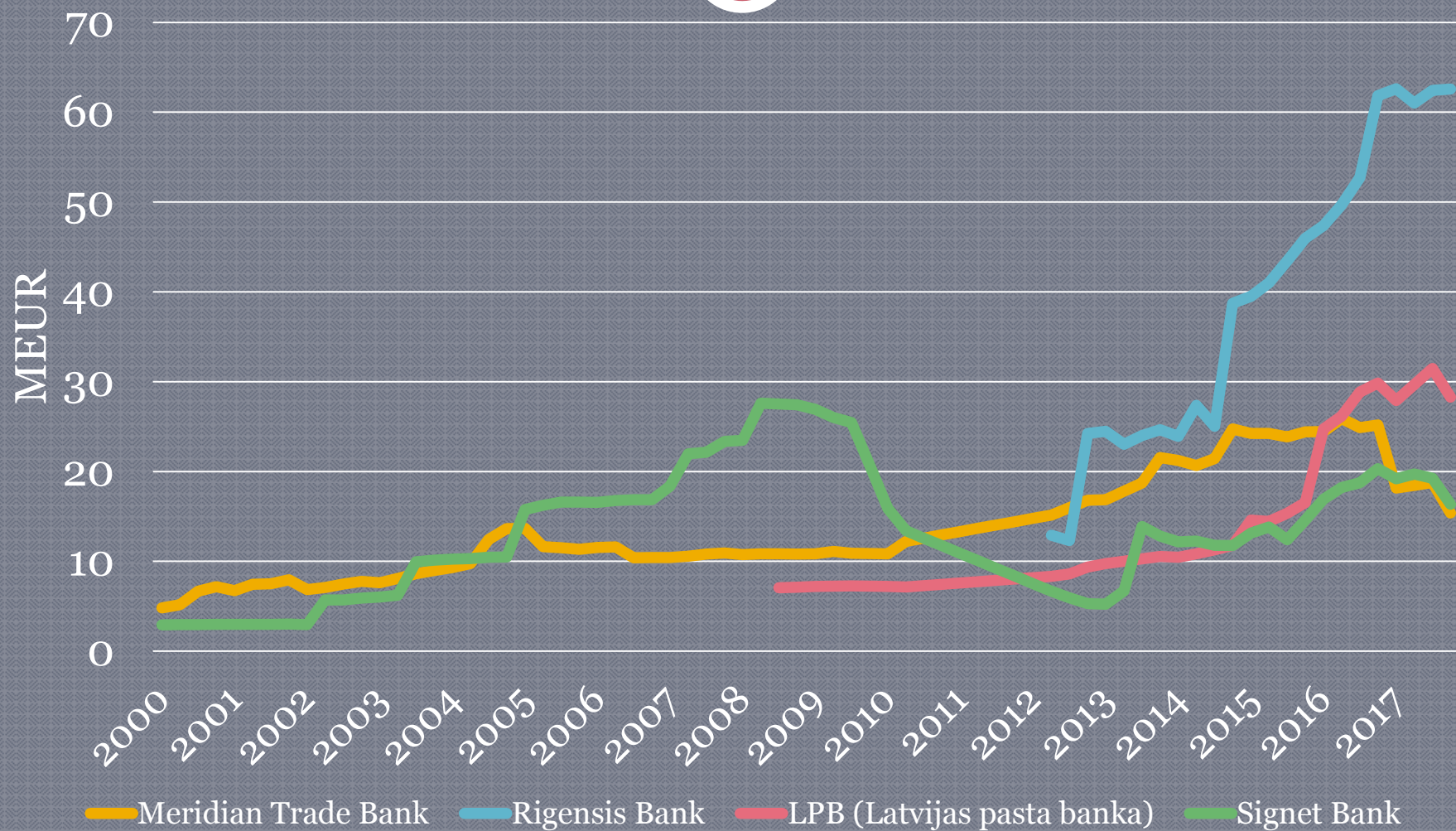
Banks' capital 2000-2017 (3)

23



Banks' capital 2000-2017(4)

24





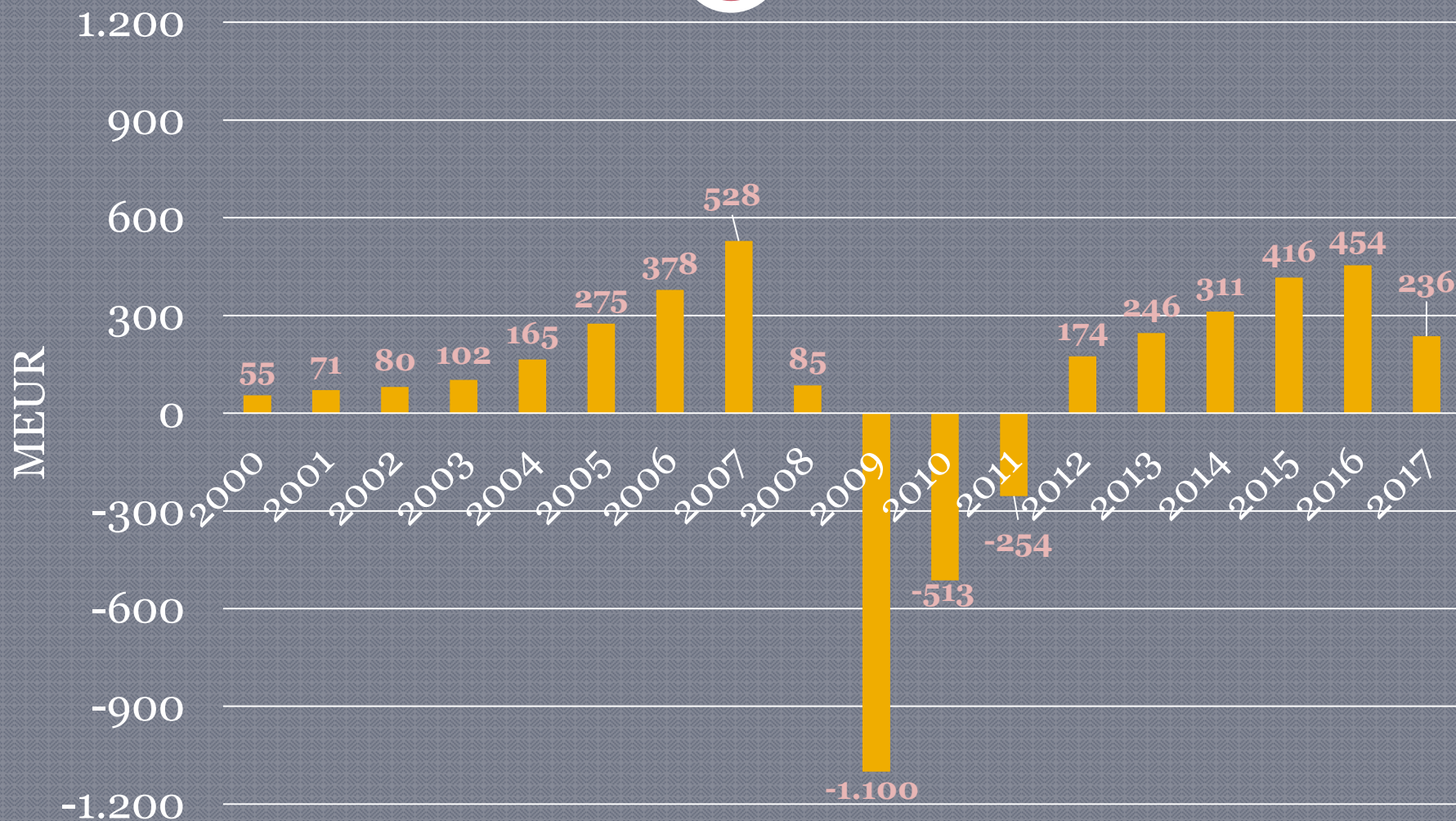
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3. BANKS' PROFIT

Profit of Latvian banking sector 2000-2017

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Profit of Latvian banking sector

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- Total profit of commercial banks in Latvia was EUR 236 million in 2017;
- It was by EUR -218 million or -48% lower compared to 2017;
- Latvian banking sector is profitable since 2012. The profit increased each year in the period 2012-2017. Y2017 is the first year since 2009 when profit declined compared with previous year;
- Accumulated profit of Latvian banking sector since 2000 is EUR 1.7 billion.

Banks' profit as of 31.12.2017, MEUR

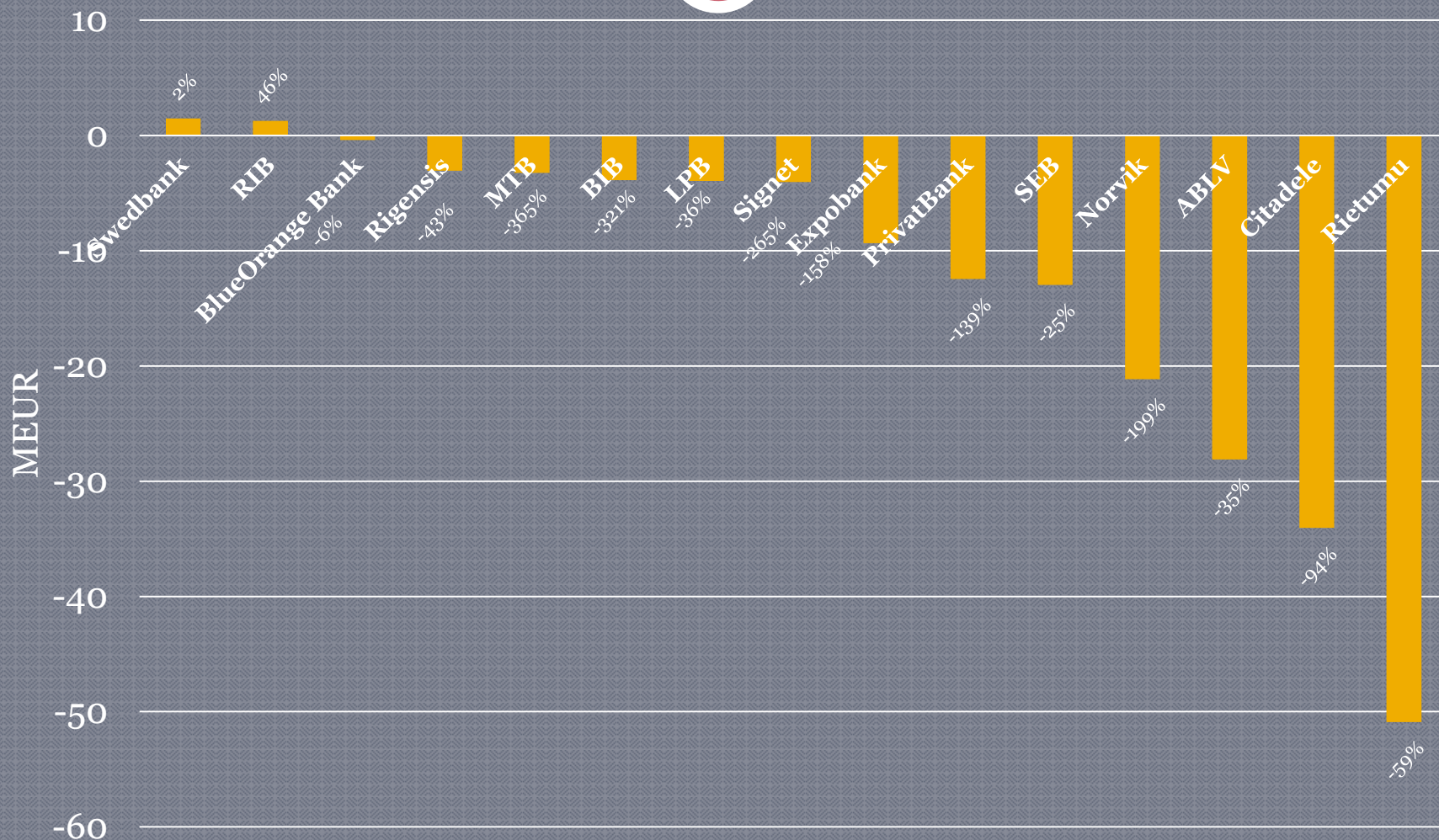
28

Bank	Value	Izmaiņa pret 2016. gadu	
Swedbank	94.4	1.5	1.6%
ABLV Bank**	51.2	-28.1	-35.4%
SEB banka	38.2	-13.0	-25%
Rietumu Banka	35.5	-50.9	-59%
LPB Bank (Latvijas pasta banka)	7.2	-4.0	-36%
BlueOrange Bank	6.3	-0.4	-6%
Rigensis Bank	4.0	-3.0	-43%
Regionāla investīciju banka	4.0	1.3	46.3%
Citadele banka	2.2	-34.1	-93.9%
Luminor Bank	-0.6		
Meridian Trade Bank	-2.4	-3.2	-365.3%
Signet Bank	-2.5	-4.0	-264.6%
Baltic International Bank	-2.7	-3.9	-320.7%
Expobank	-3.4	-9.3	-157.6%
PrivatBank	-3.5	-12.5	-138.7%
NORVIKBANKA	-10.5	-21.1	-199.1%
BIGBANK Latvia branch	*		
Danske Bank Latvia branch	*		
OP Corporate Bank branch Latvia	*		
Total banking industry	236.1	-217.7	-48.0%

**On February 26, 2018, ABLV Bank announced its decision on voluntary liquidation

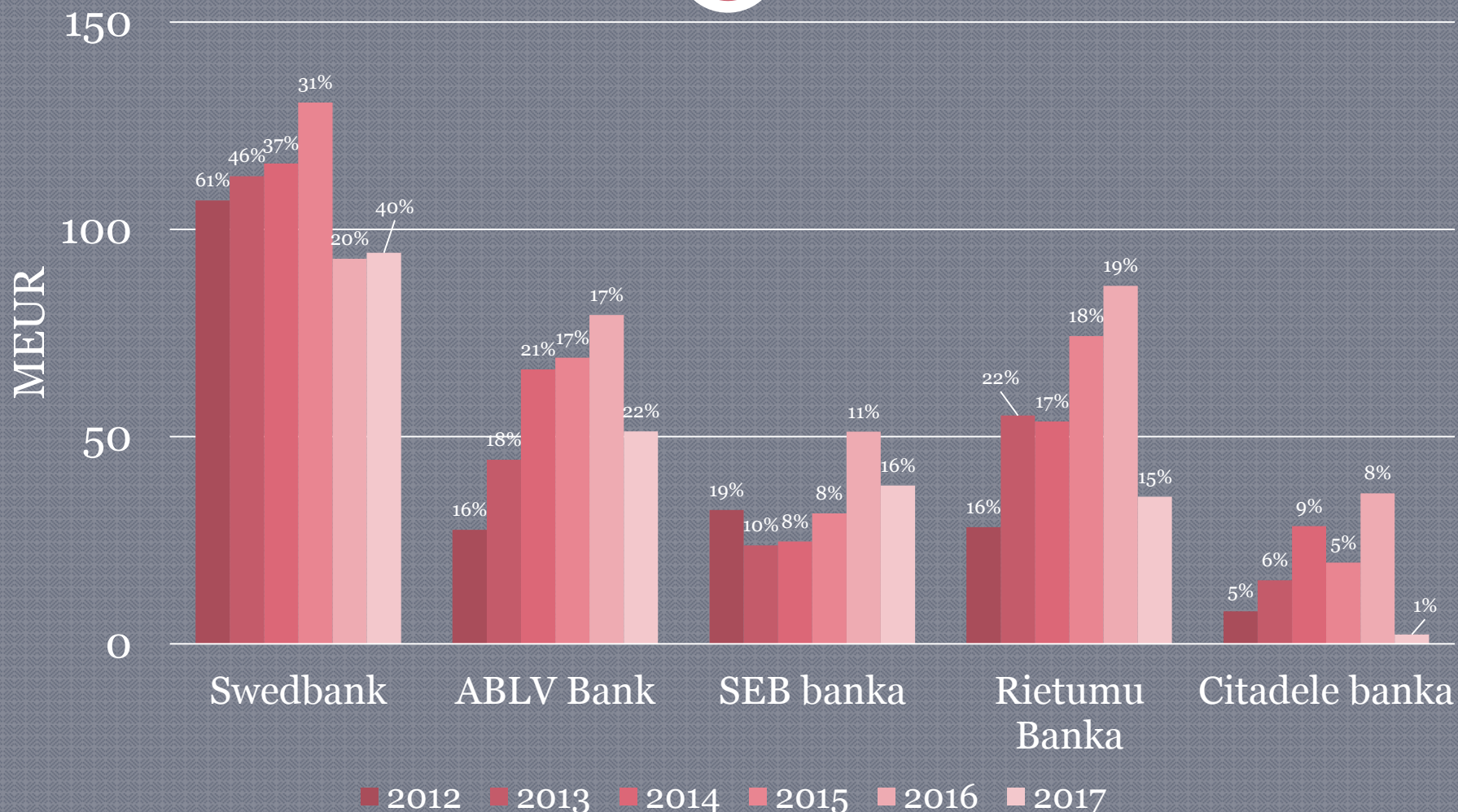
Change of profit 31.12.2017 vs 31.12.2016, MEUR

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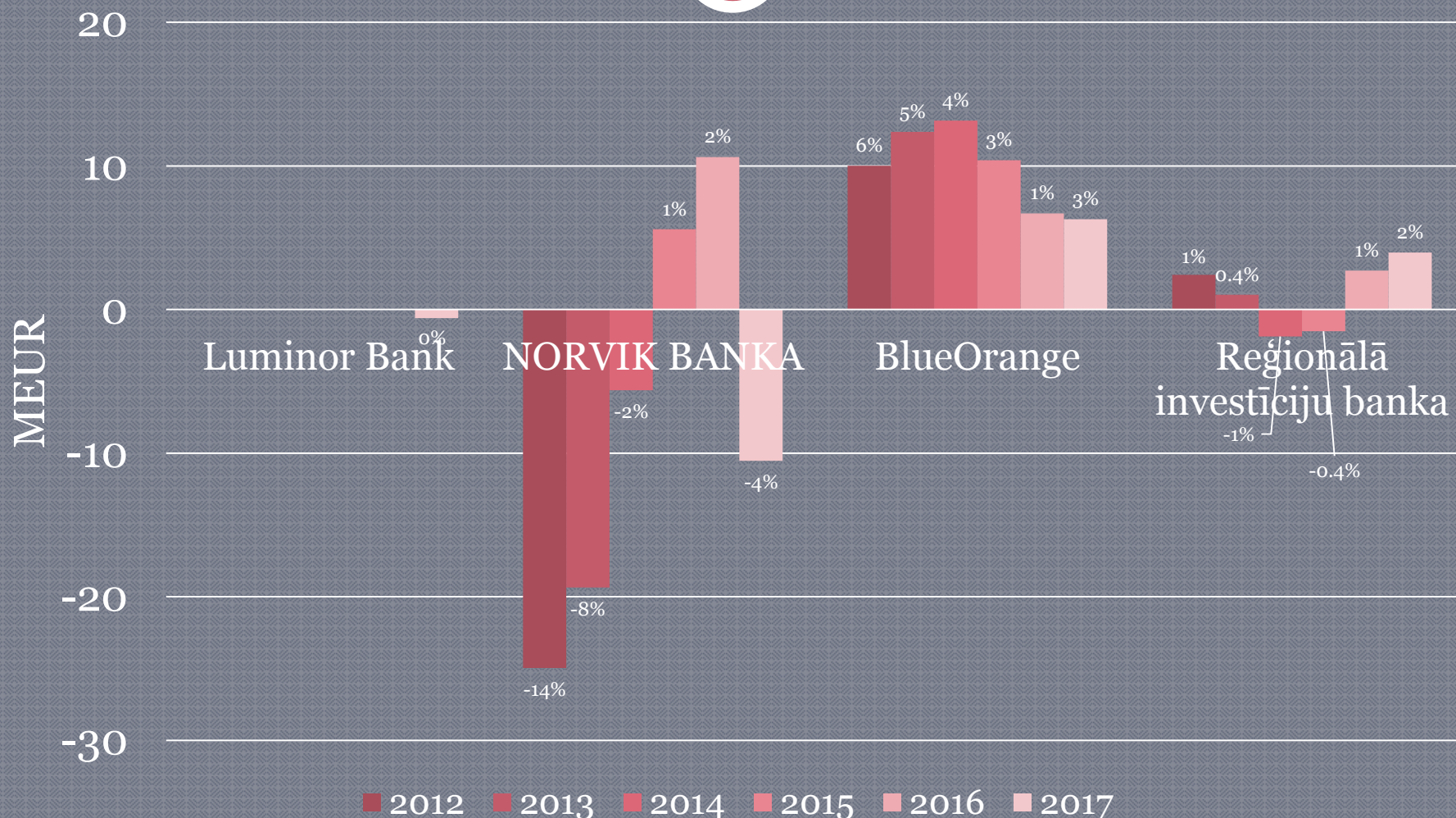
Banks' profit 2012-2017, MEUR and % from total profit of Latvian banking sector (1)

30



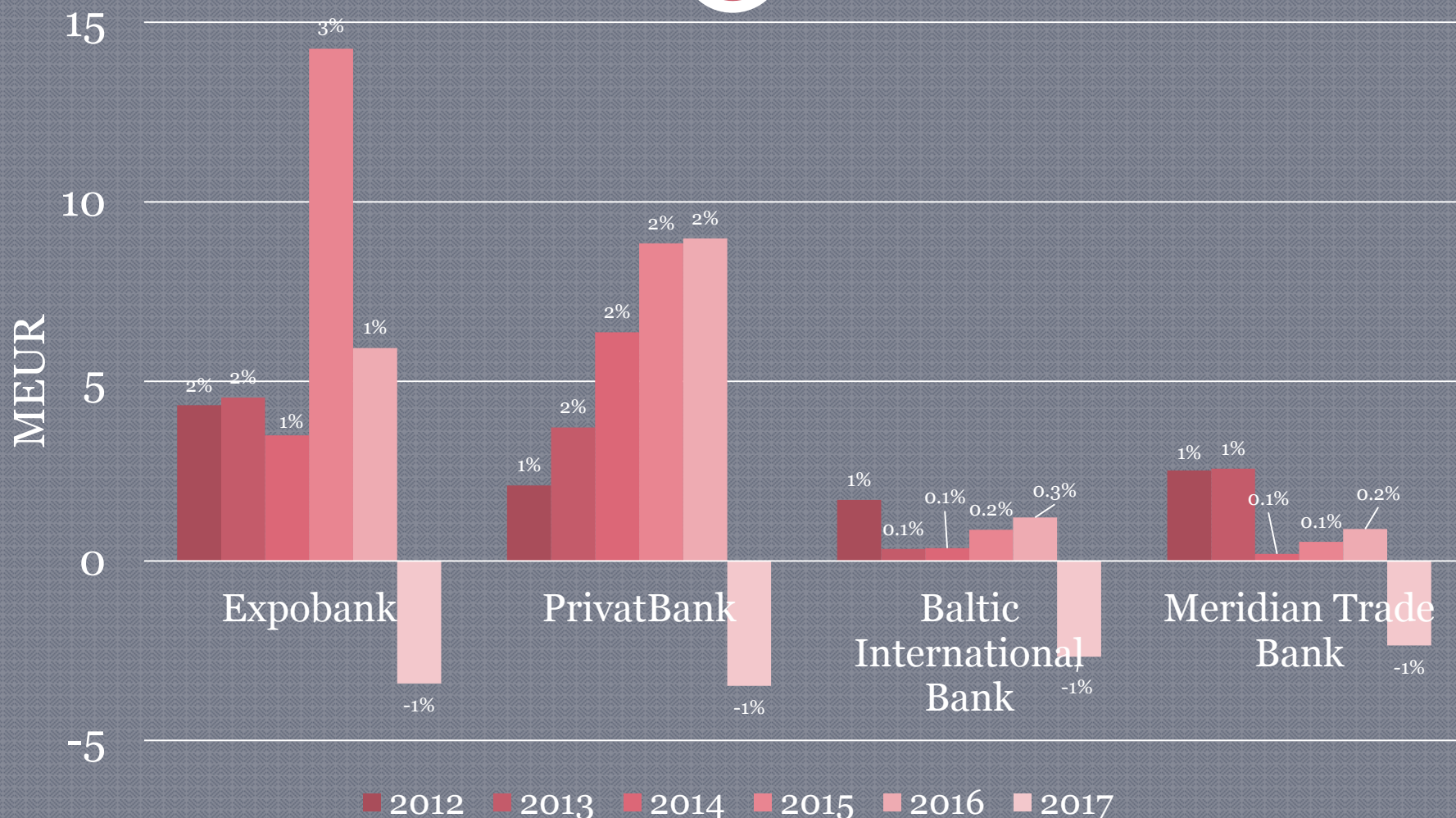
Banks' profit 2012-2017, MEUR and % from total profit of Latvian banking sector (2)

31



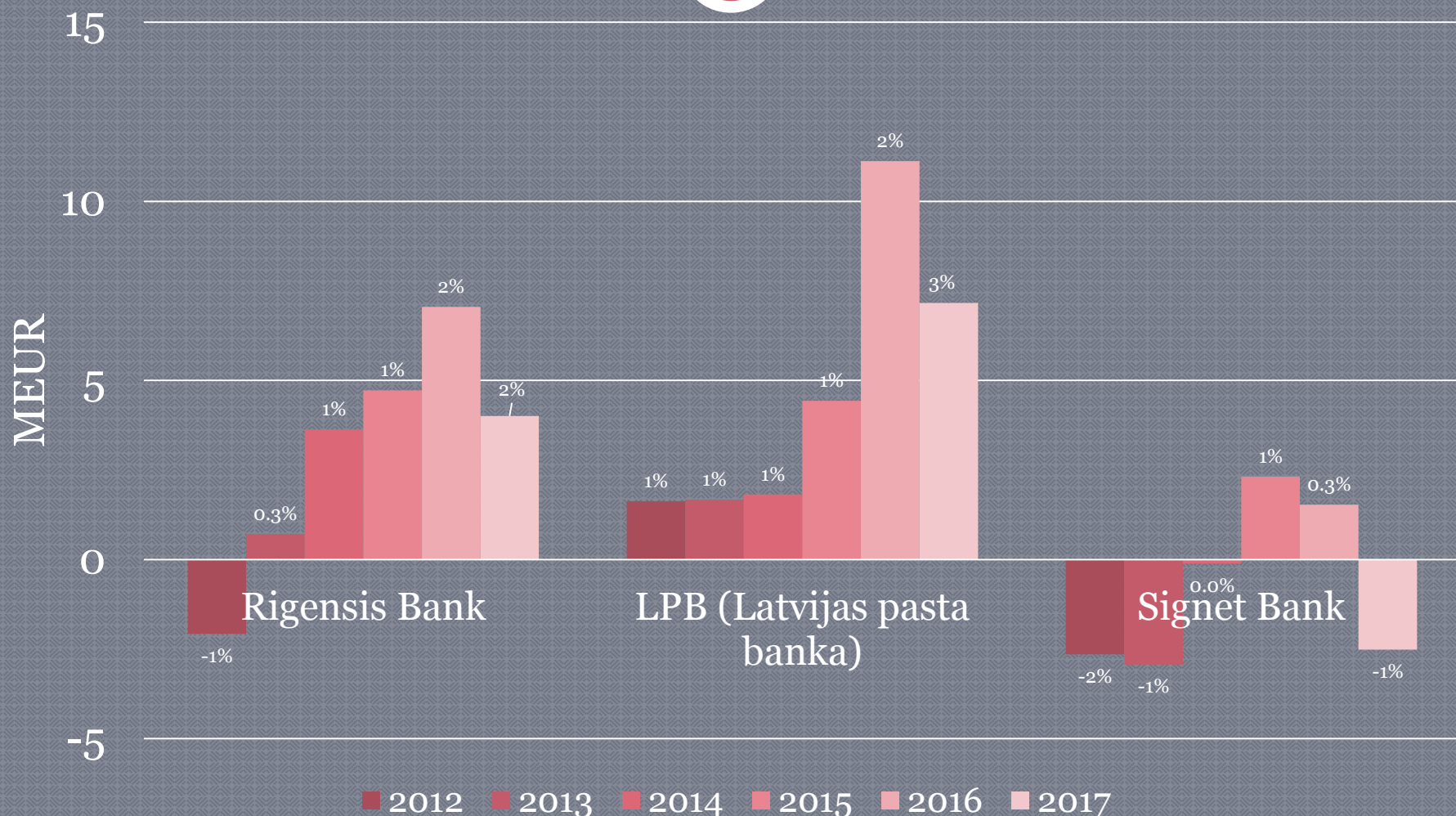
Banks' profit 2012-2017, MEUR and % from total profit of Latvian banking sector (3)

32



Banks' profit 2012-2017, MEUR and % from total profit of Latvian banking sector (4)

33





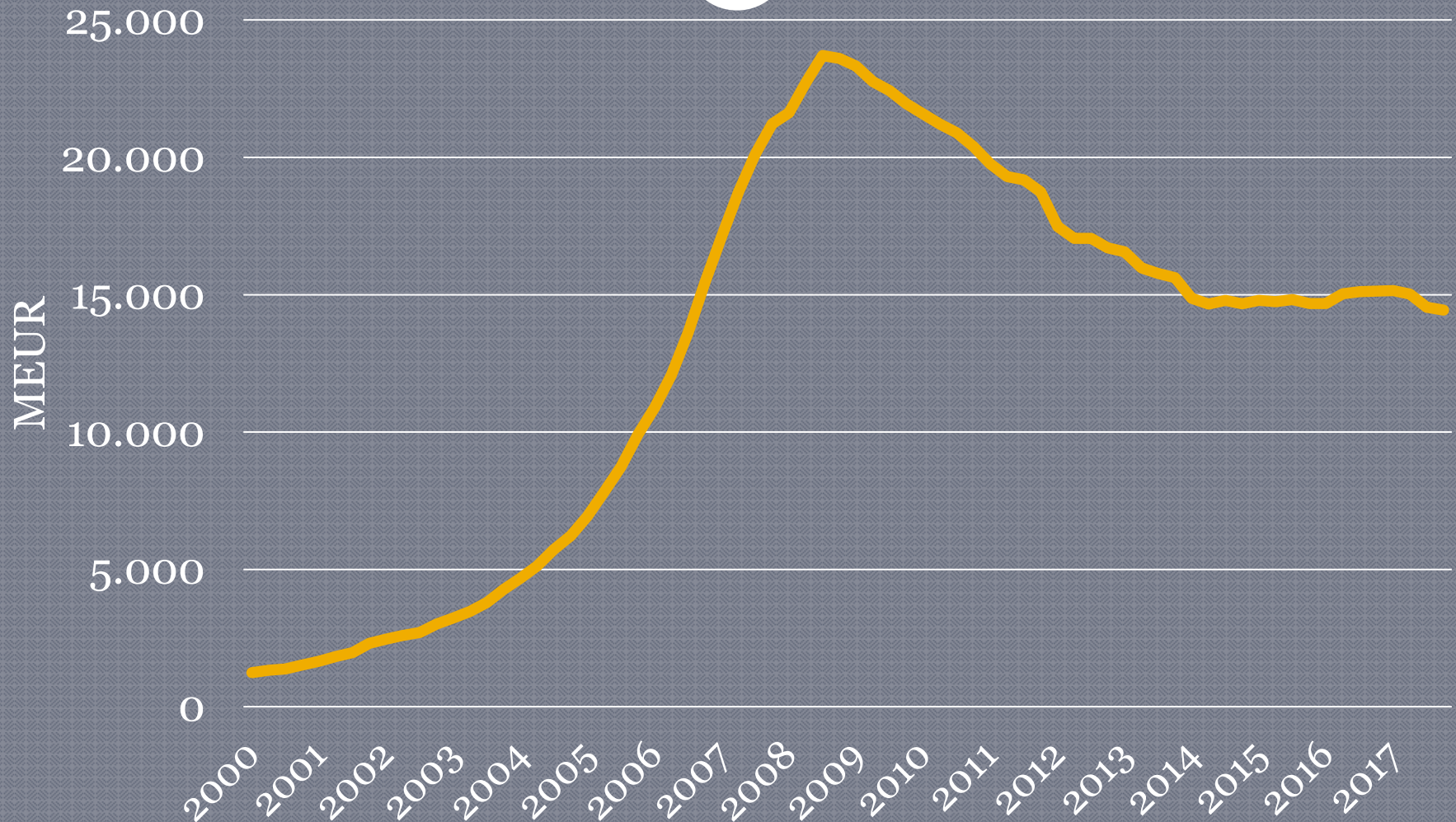
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4. ISSUED LOANS

Portfolio of issued loans at Latvian banking sector 2000-2017

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Loans at Latvian banking sector

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- The portfolio of issued loans by Latvian banking sector was EUR 14.4 billion as of December 31, 2017;
- The value of loans declined -1% or EUR -0.1 billion in the 4th quarter 2017, comparing to the previous quarter
- Total loan portfolio is relatively constant since 2014; it fluctuates around EUR 14.4-15.0 billion. Even despite the fact that loan portfolio dropped by -4.6% or EUR -0.7 billion during 2017.

Banks' issued loans as of 31.12.2017, MEUR

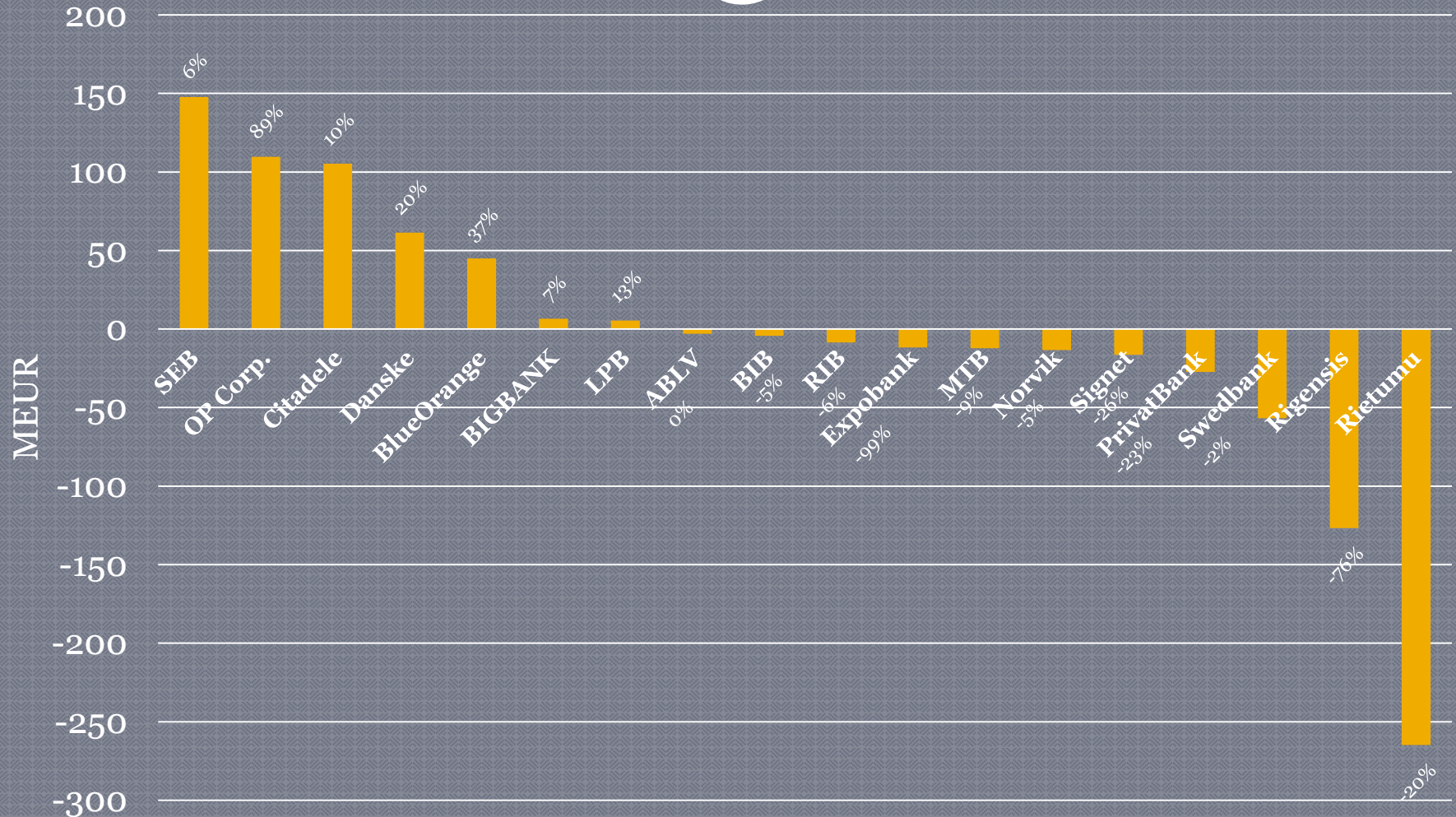
37

Bank	Value	Change from the beginning of the year	
Luminor Bank	3 545.8		
Swedbank	3 231.2	-56.8	-1.7%
SEB banka	2 678.3	147.6	5.8%
Citadele banka	1 202.9	105.3	9.6%
Rietumu Banka	1 031.9	-264.8	-20.4%
ABLV Bank**	1 010.2	-3.1	-0.3%
Danske Bank Latvia branch	366.2	61.4	20.1%
NORVIK BANKA	246.5	-13.4	-5.2%
OP Corporate Bank branch Latvia	232.5	109.6	89.3%
BlueOrange Bank	165.1	44.9	37.3%
Regionāla investīciju banka	125.1	-8.5	-6.3%
Meridian Trade Bank	118.5	-12.2	-9.3%
BIGBANK Latvia branch	97.1	6.5	7.2%
PrivatBank	91.6	-27.2	-22.9%
Baltic International Bank	87.5	-4.3	-4.7%
LPB Bank (Latvijas pasta banka)	46.6	5.4	13.0%
Signet Bank	45.9	-16.4	-26.3%
Rigensis Bank	39.4	-126.7	-76.3%
Expobank	0.2	-11.6	-98.5%
Total banking industry	14 440.4	-688.4	-4.6%

**On February 26, 2018, ABLV Bank announced its decision on voluntary liquidation

Change of loan portfolio 31.12.2017 vs 31.12.2016, MEUR

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Split of loans as of 31.12.2017, MEUR

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Bank	Loans	Privātpersonām		Corporations
		Total	incl. mortgage for resident customers	
Luminor Bank	3 545.8	1 769.5	1 596.7	1 767.2
Swedbank	3 231.2	1 699.2	1 467.6	1 496.1
SEB banka	2 678.3	935.5	748.8	1 722.4
Citadele banka	1 202.9	435.7	198.0	767.1
Rietumu Banka	1 031.9	135.2	5.2	896.7
ABLV Bank**	1 010.2	328.2	295.2	682.0
Danske Bank Latvia branch	366.2	7.9	5.7	358.3
NORVIK BANKA	246.5	16.6	2.9	229.9
OP Corporate Bank branch Latvia	232.5	-	-	232.5
BlueOrange Bank	165.1	11.7	4.7	153.4
Regionāla investīciju banka	125.1	11.0	0.1	114.2
Meridian Trade Bank	118.5	13.3	5.9	105.1
BIGBANK Latvia branch	97.1	96.9	-	0.2
PrivatBank	91.6	26.0	8.7	65.7
Baltic International Bank	87.5	22.9	1.4	64.7
LPB Bank (Latvijas pasta banka)	46.6	8.8	2.9	37.8
Signet Bank	45.9	15.1	-	30.8
Rigensis Bank	39.4	1.0	0.2	38.4
Expobank	0.2	0.0	-	0.2
Total banking industry	14 440.4	5 534.5	4 343.9	8 840.3

**On February 26, 2018, ABLV Bank announced its decision on voluntary liquidation

Loans to retail customers as of 31.12.2017, MEUR

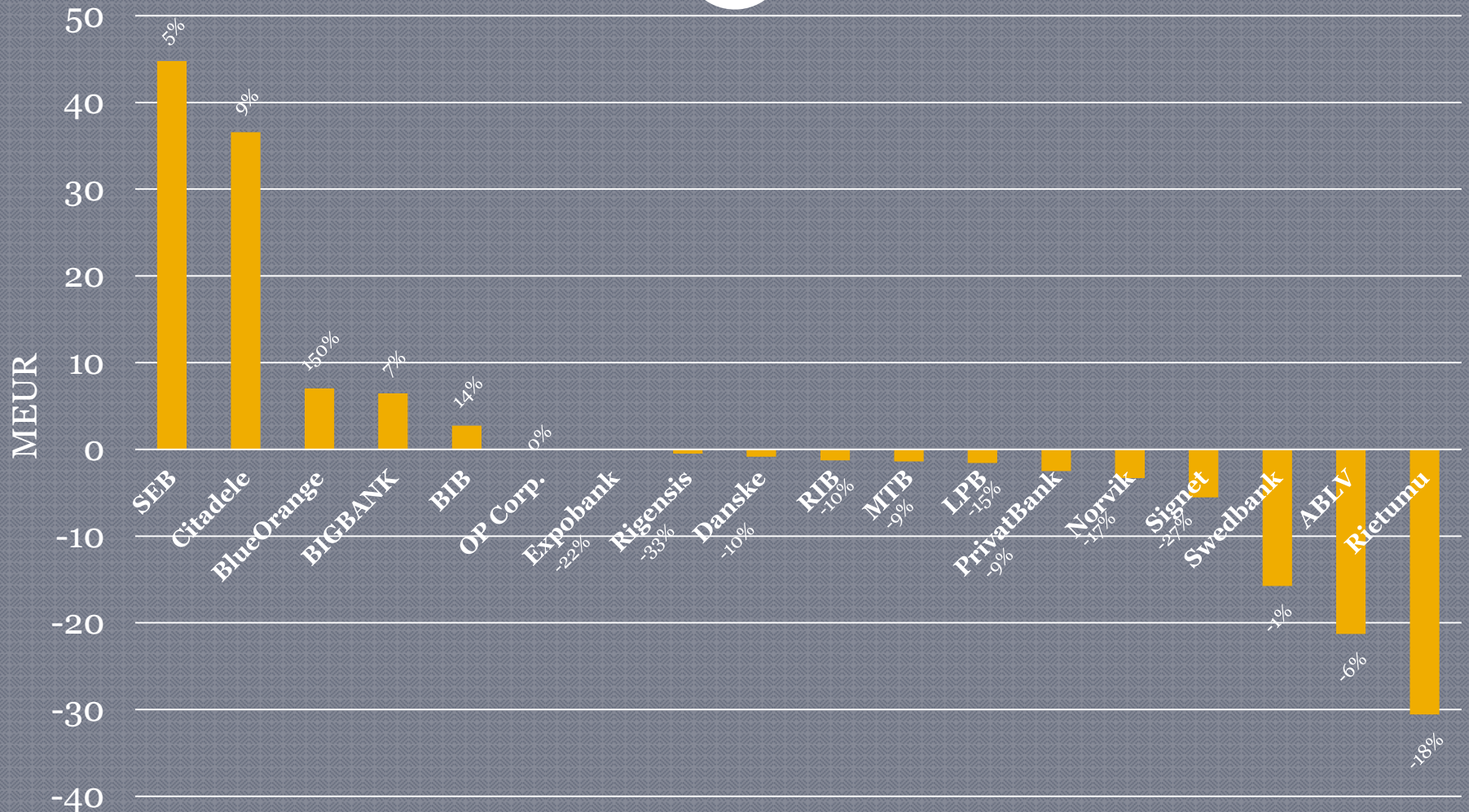
40

Bank	Value	Change from the beginning of the year	
Luminor Bank	1 769.5		
Swedbank	1 699.2	-15.8	-0.9%
SEB banka	935.5	44.8	5.0%
Citadele banka	435.7	36.6	9.2%
ABLV Bank**	328.2	-21.3	-6.1%
Rietumu Banka	135.2	-30.6	-18.4%
BIGBANK Latvia branch	96.9	6.5	7.1%
PrivatBank	26.0	-2.5	-8.8%
Baltic International Bank	22.9	2.7	13.6%
NORVIK BANKA	16.6	-3.3	-16.6%
Signet Bank	15.1	-5.5	-26.8%
Meridian Trade Bank	13.3	-1.4	-9.4%
BlueOrange Bank	11.7	7.0	150.5%
Regionāla investīciju banka	11.0	-1.3	-10.3%
LPB Bank (Latvijas pasta banka)	8.8	-1.6	-15.1%
Danske Bank Latvia branch	7.9	-0.8	-9.6%
Rigensis Bank	1.0	-0.5	-33.5%
Expobank	0.0	0.0	-21.9%
OP Corporate Bank branch Latvia	-	0.0	0.0%
Total banking industry	5 534.5	-46.7	-0.8%

**On February 26, 2018, ABLV Bank announced its decision on voluntary liquidation

Change of loans to retail customers 31.12.2017 vs 31.12.2016, MEUR

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Mortgage loans to residents as of 31.12.2017, MEUR

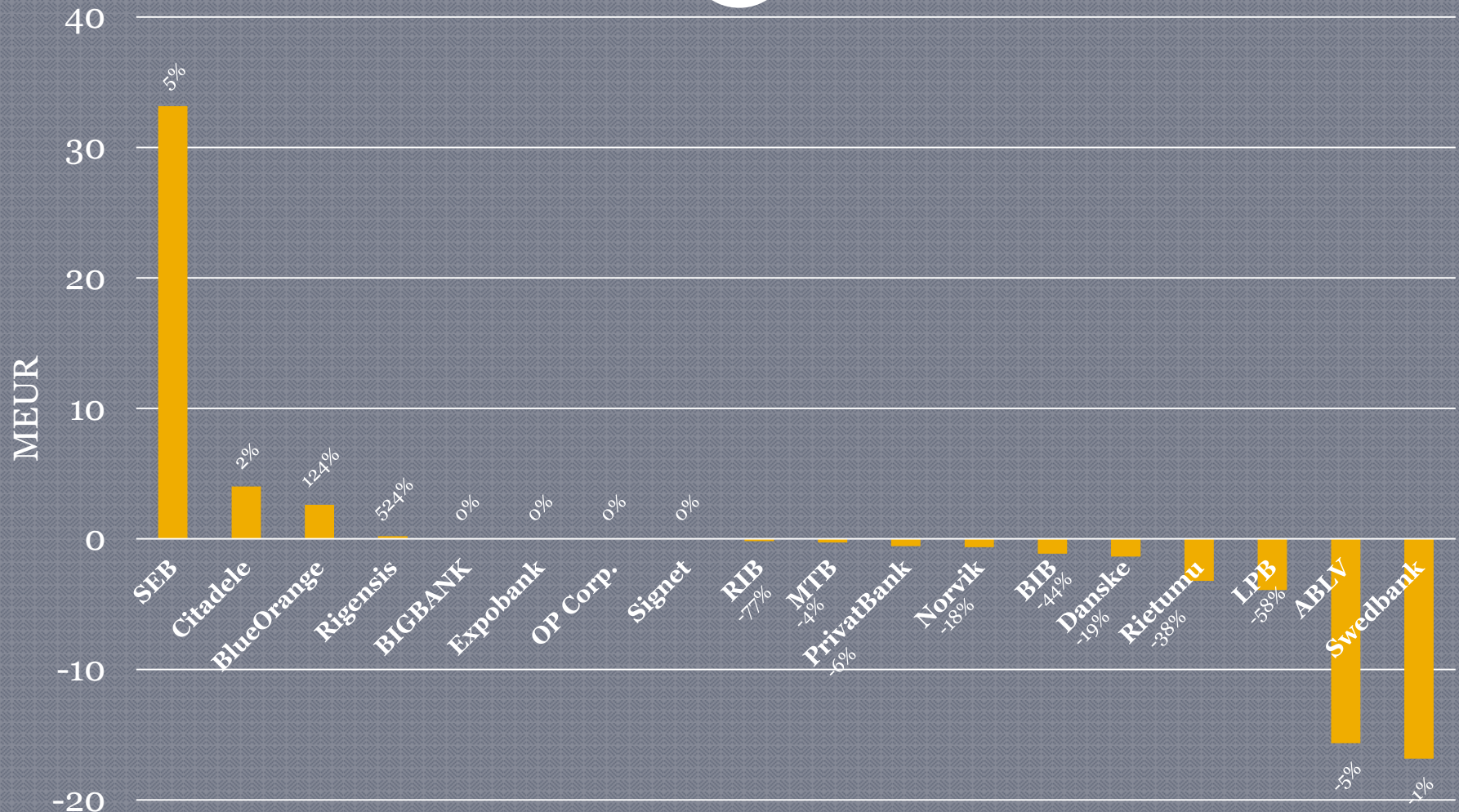
42

Bank	Value	Change from the beginning of the year	
Luminor Bank	1 596.7		
Swedbank	1 467.6	-16.8	-1.1%
SEB banka	748.8	33.2	4.6%
ABLV Bank**	295.2	-15.7	-5.0%
Citadele banka	198.0	4.0	2.1%
PrivatBank	8.7	-0.5	-5.9%
Meridian Trade Bank	5.9	-0.3	-4.3%
Danske Bank Latvia branch	5.7	-1.3	-19.0%
Rietumu Banka	5.2	-3.2	-38.0%
BlueOrange Bank	4.7	2.6	123.9%
NORVIK BANKA	2.9	-0.6	-18.0%
LPB Bank (Latvijas pasta banka)	2.9	-3.9	-57.9%
Baltic International Bank	1.4	-1.1	-44.1%
Rigensis Bank	0.2	0.2	524.4%
Reģionālā investīciju banka	0.1	-0.2	-76.6%
BIGBANK Latvia branch	-	0.0	0.0%
Expobank	-	0.0	0.0%
OP Corporate Bank branch Latvia	-	0.0	0.0%
Signet Bank	-	0.0	0.0%
Total banking industry	4 343.9	-58.5	-1.3%

**On February 26, 2018, ABLV Bank announced its decision on voluntary liquidation

Change of mortgage loans to residents 31.12.2017 vs 31.12.2016, MEUR

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Loans to corporate customers as of 31.12.2017, MEUR

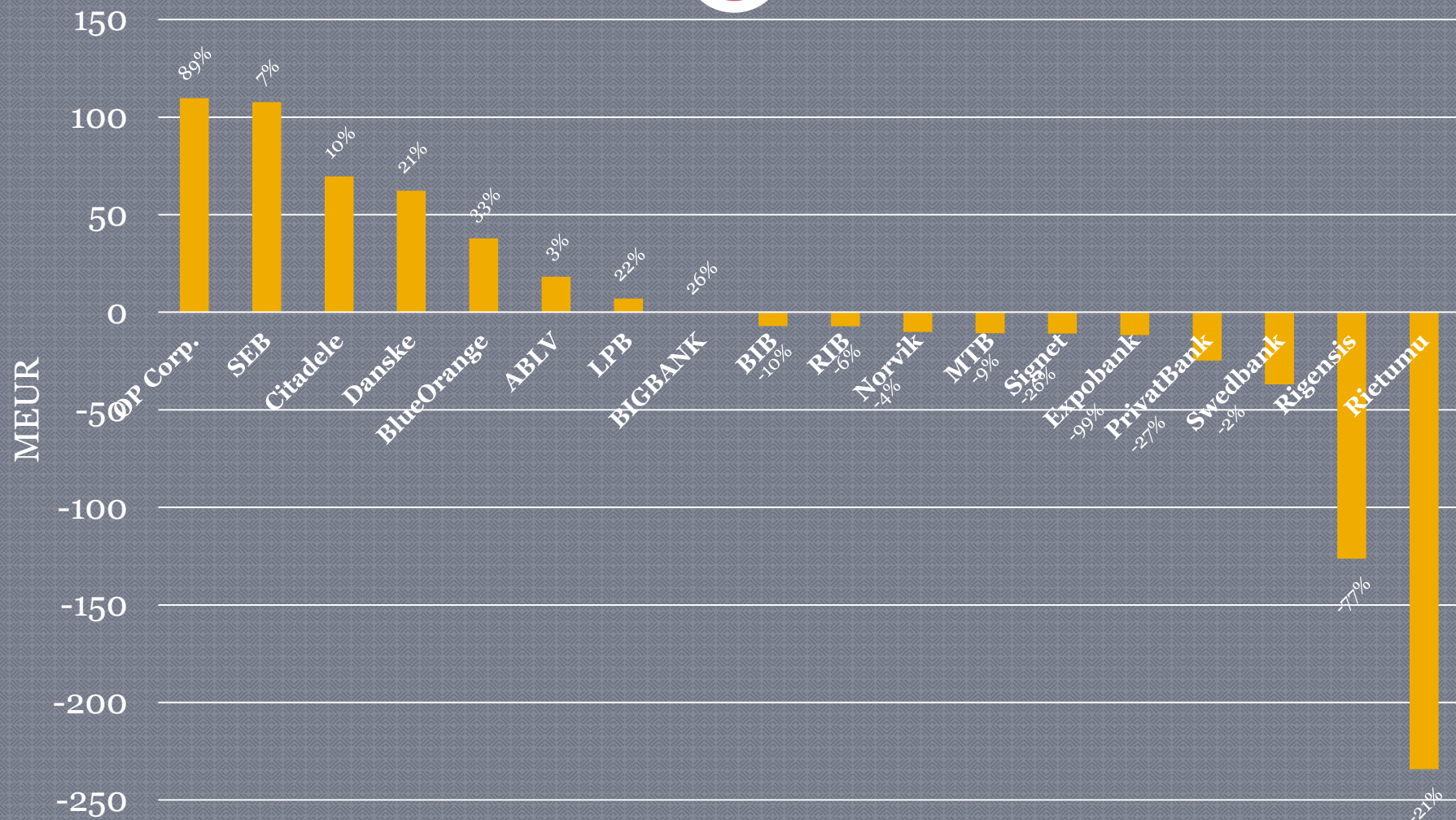
44

Bank	Value	Change from the beginning of the year	
Luminor Bank	1767.19		
SEB banka	1 722.4	107.7	6.7%
Swedbank	1 496.1	-36.9	-2.4%
Rietumu Banka	896.7	-234.2	-20.7%
Citadele banka	767.1	69.7	10.0%
ABLV Bank**	682.0	18.2	2.7%
Danske Bank Latvia branch	358.3	62.2	21.0%
OP Corporate Bank branch Latvia	232.5	109.6	89.3%
NORVIK BANKA	229.9	-10.1	-4.2%
BlueOrange Bank	153.4	37.8	32.8%
Regionāla investīciju banka	114.2	-7.2	-5.9%
Meridian Trade Bank	105.1	-10.8	-9.3%
PrivatBank	65.7	-24.7	-27.4%
Baltic International Bank	64.7	-7.1	-9.9%
Rigensis Bank	38.4	-126.2	-76.7%
LPB Bank (Latvijas pasta banka)	37.8	6.9	22.5%
Signet Bank	30.8	-10.8	-26.0%
Expobank	0.2	-11.6	-98.6%
BIGBANK Latvia branch	0.2	0.0	26.0%
Total banking industry	8 840.3	-598.6	-6.3%

**On February 26, 2018, ABLV Bank announced its decision on voluntary liquidation

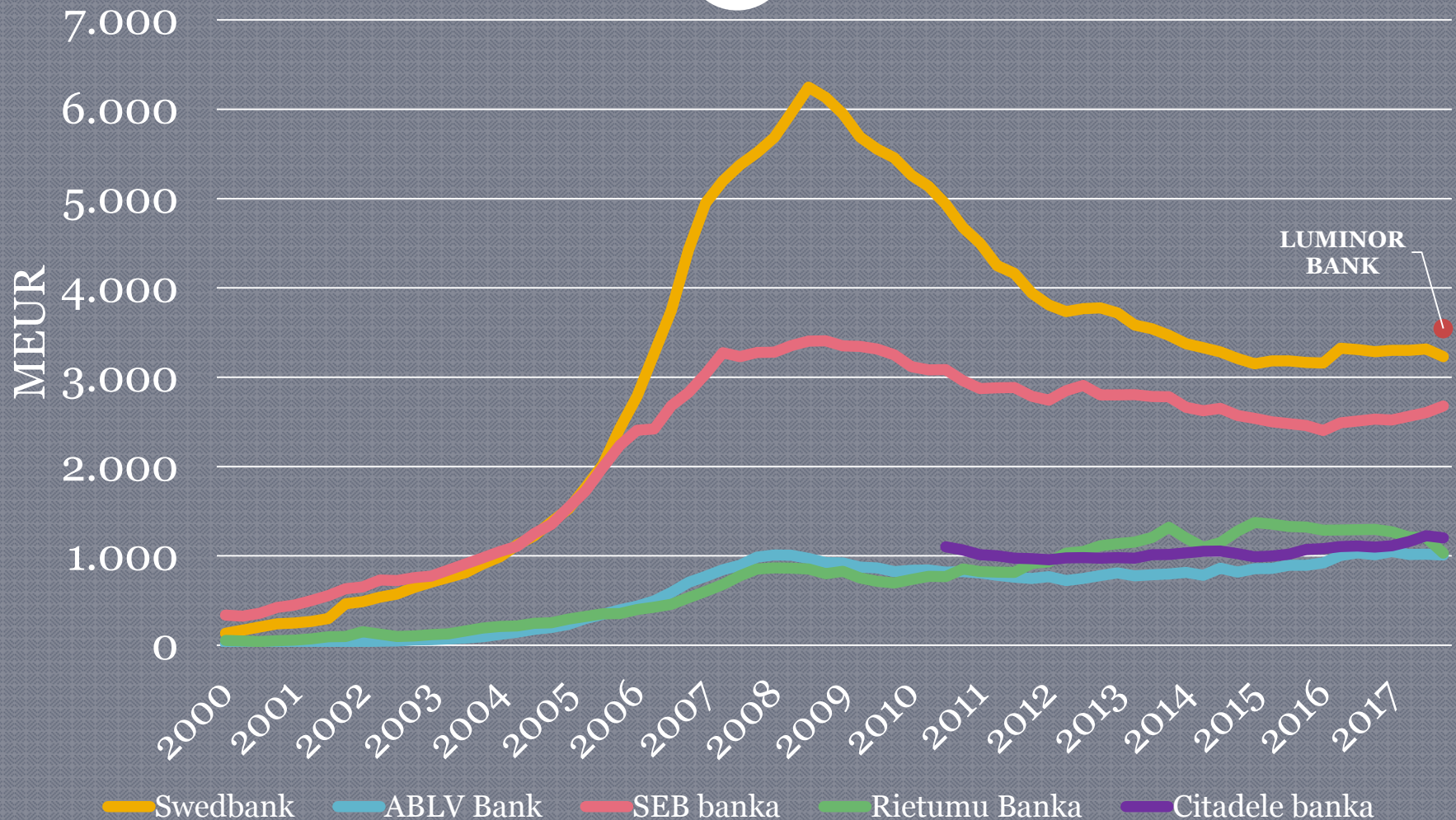
Change of loans to corporate customers 31.12.2017 vs 31.12.2016, MEUR

45



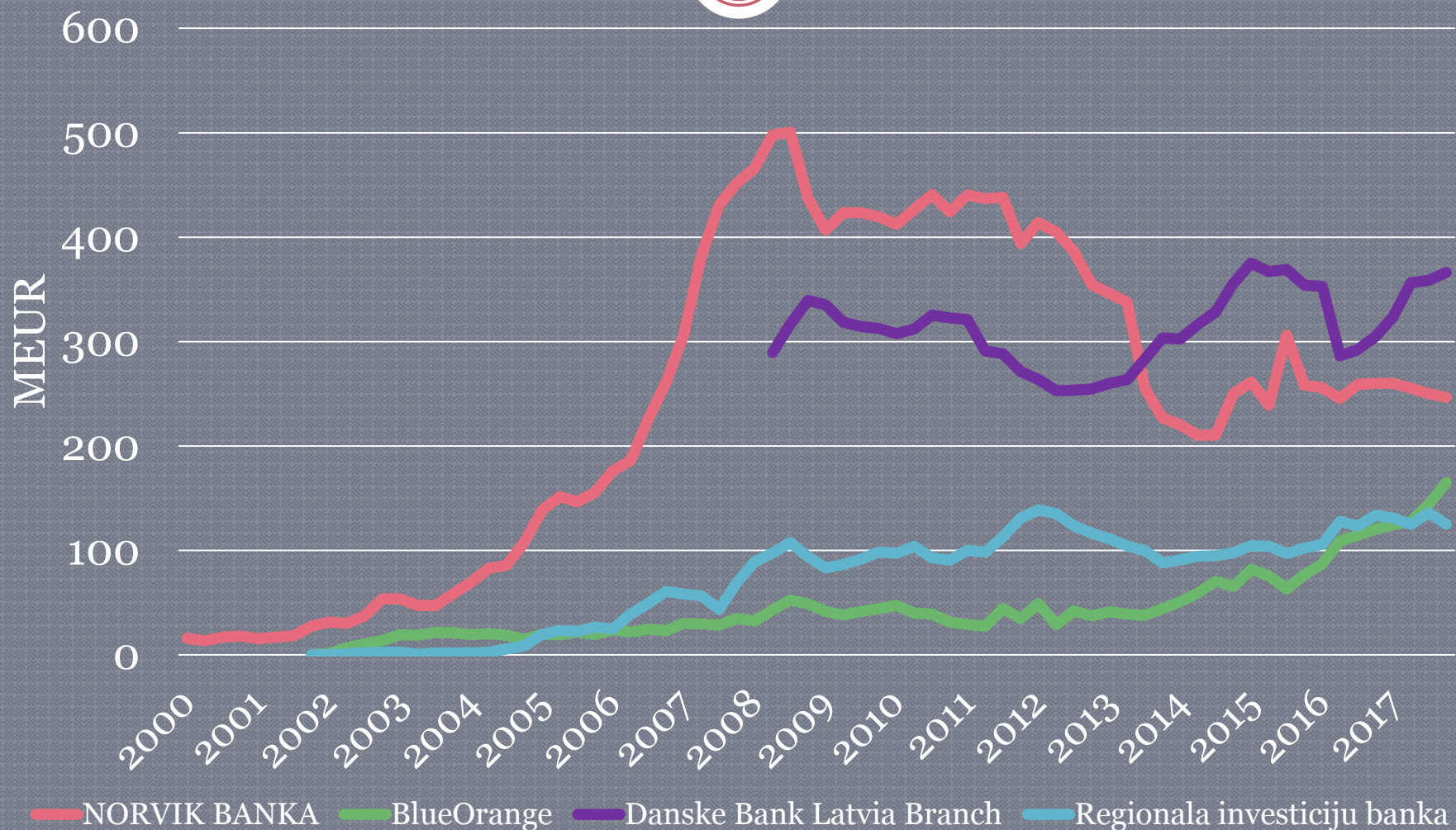
Banks' issued loans 2000-2017 (1)

46



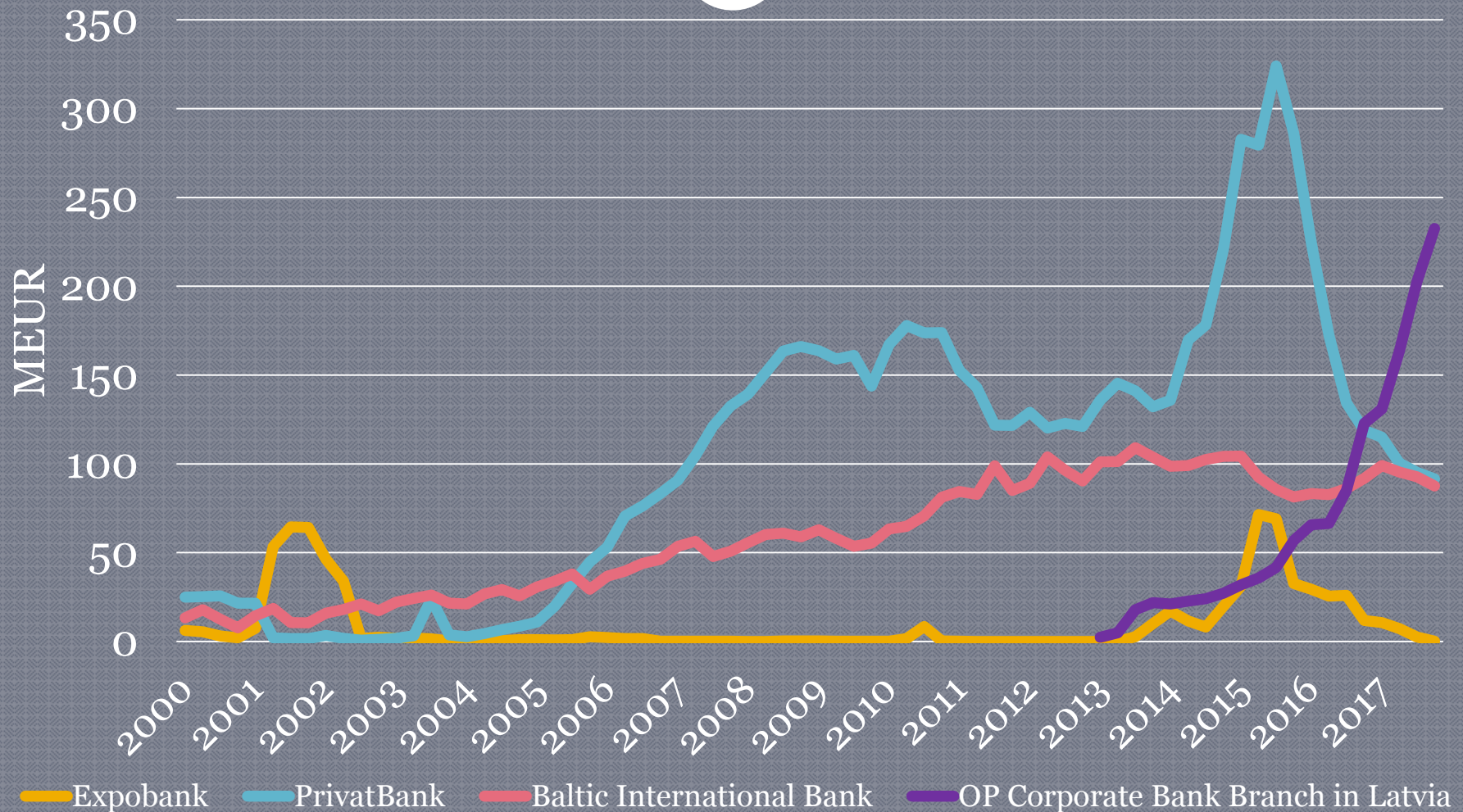
Banks' issued loans 2000-2017 (2)

47



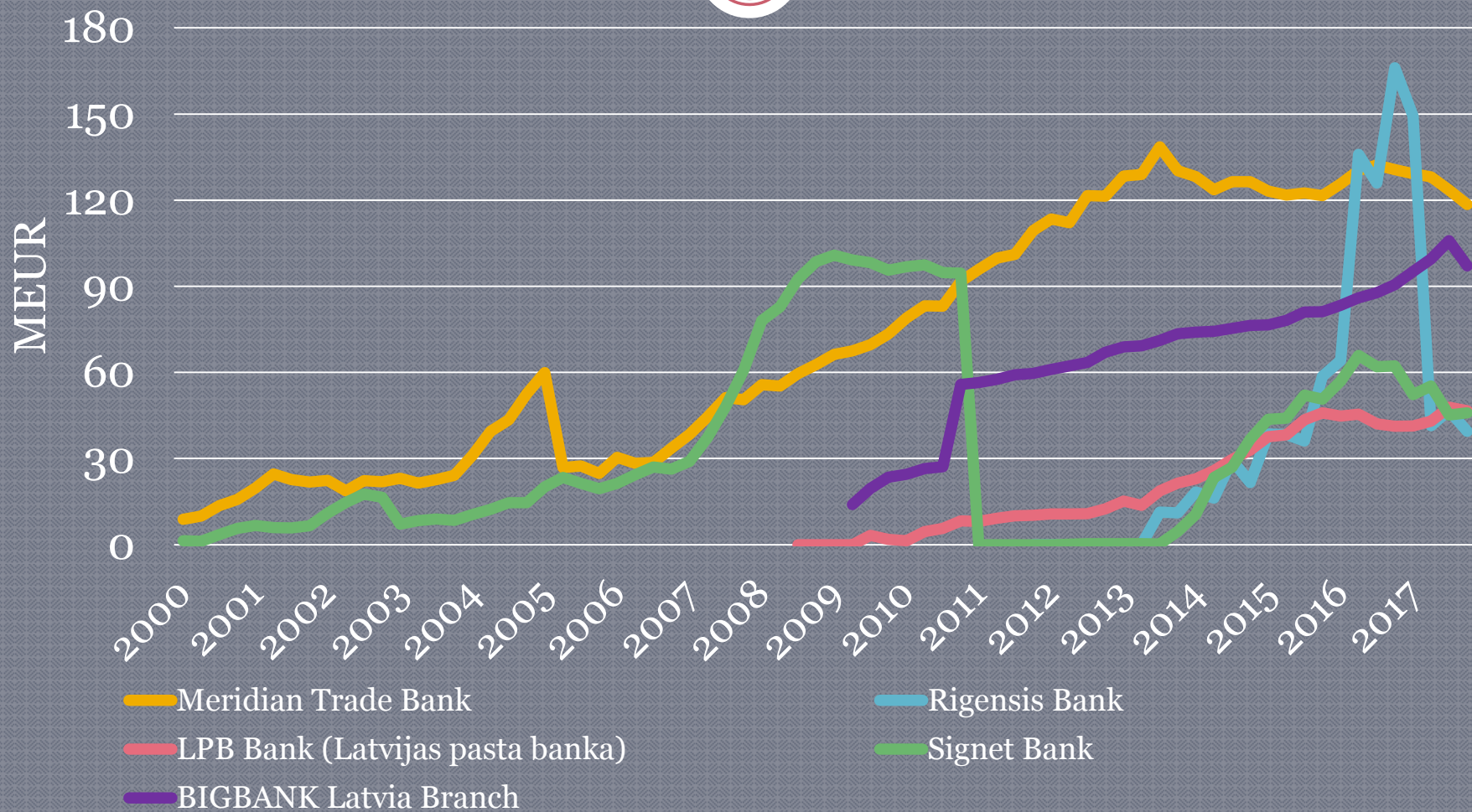
Banks' issued loans 2000-2017 (3)

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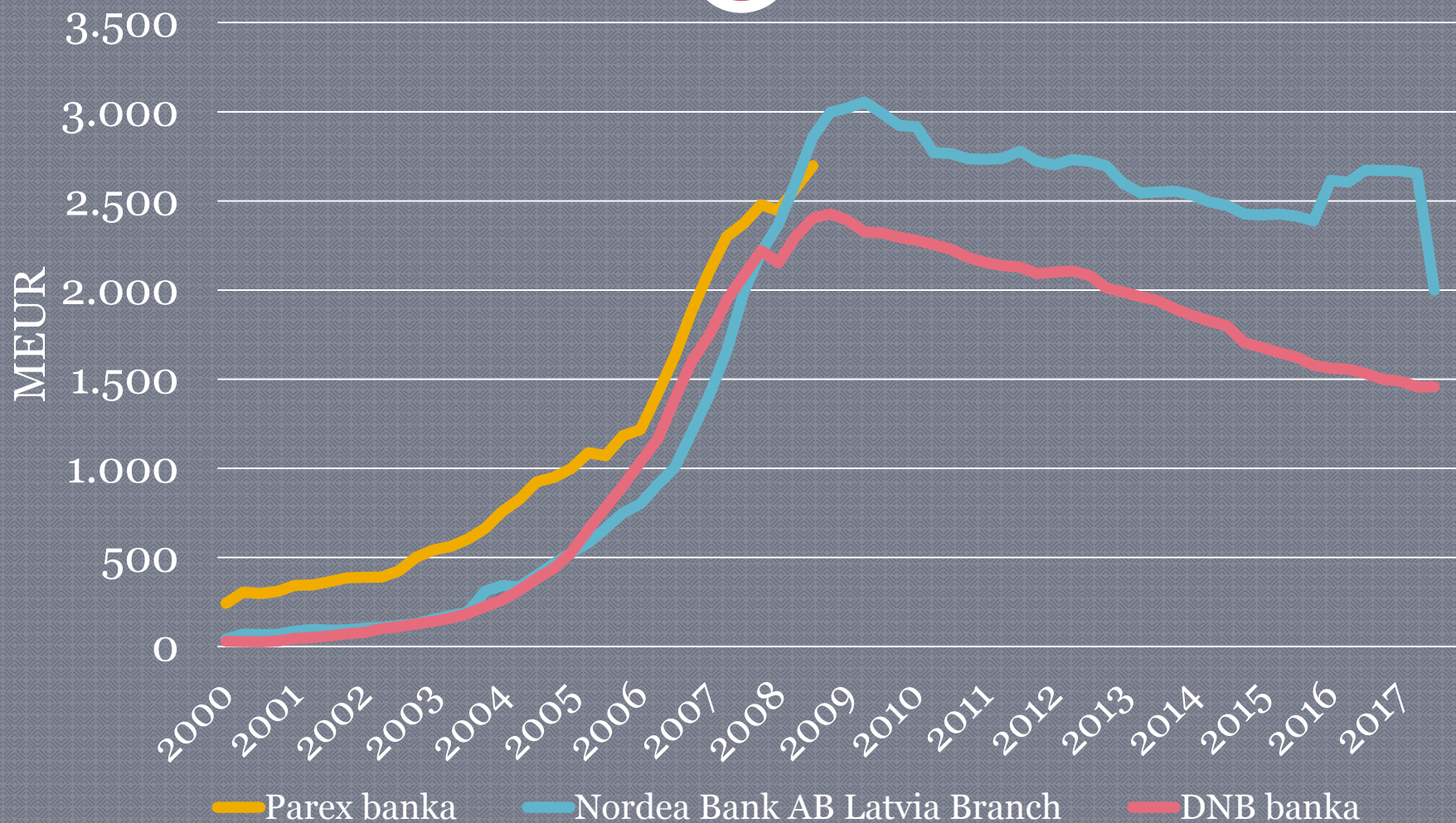
Banks' issued loans 2000-2017 (4)

49



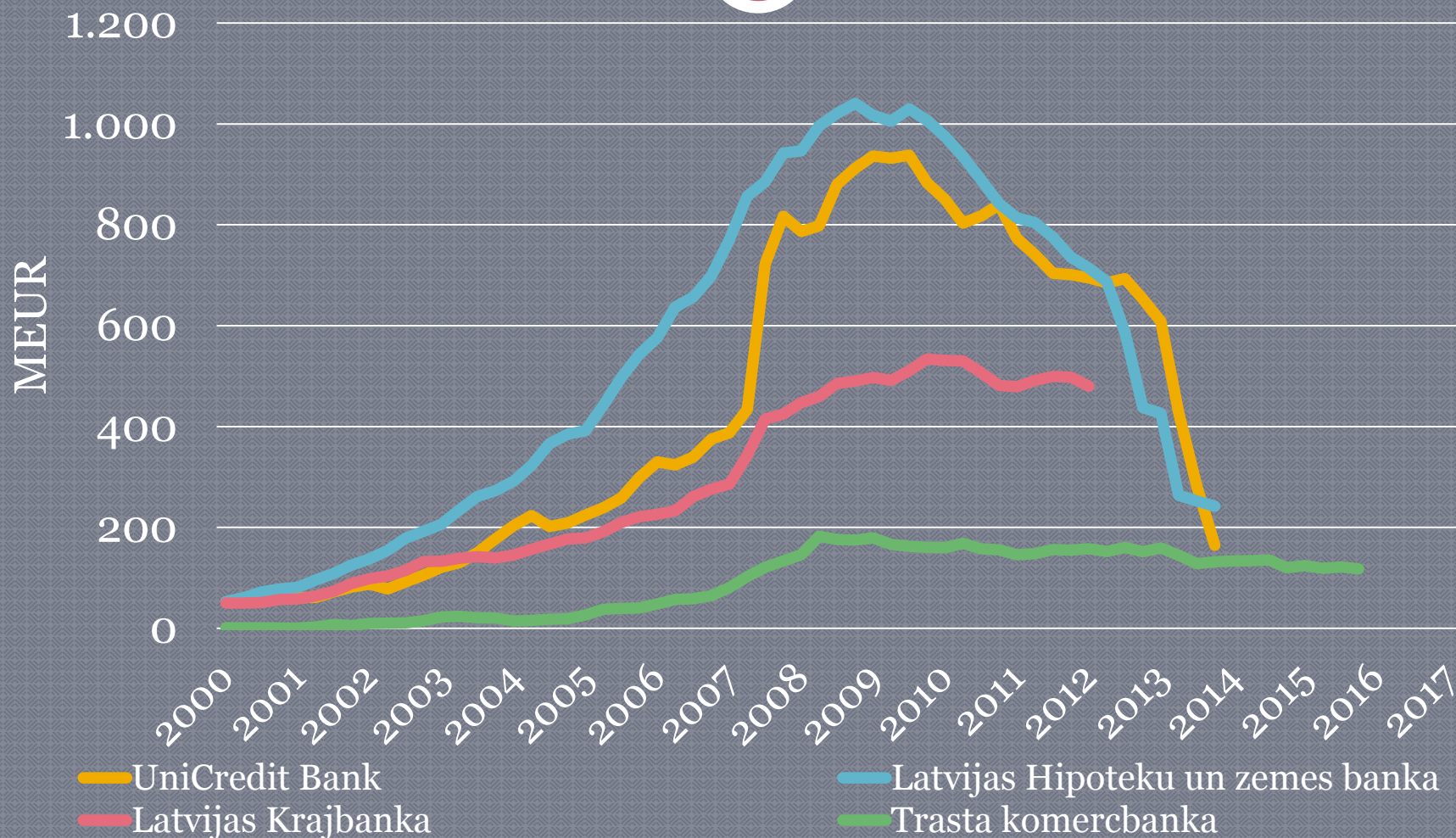
Historic: banks' issued loans 2000-2017 (1)

50



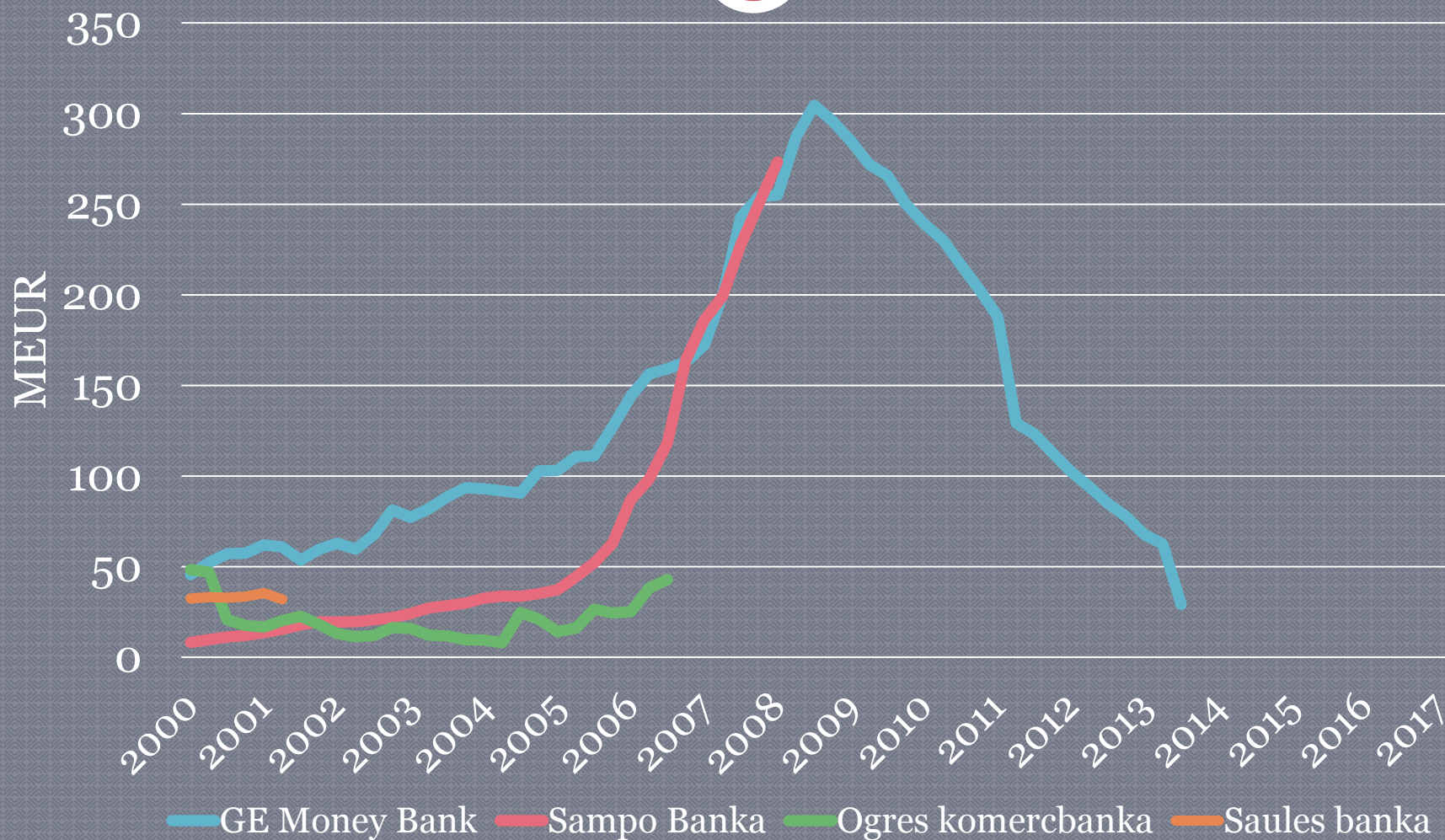
Historic: banks' issued loans 2000-2017 (2)

51



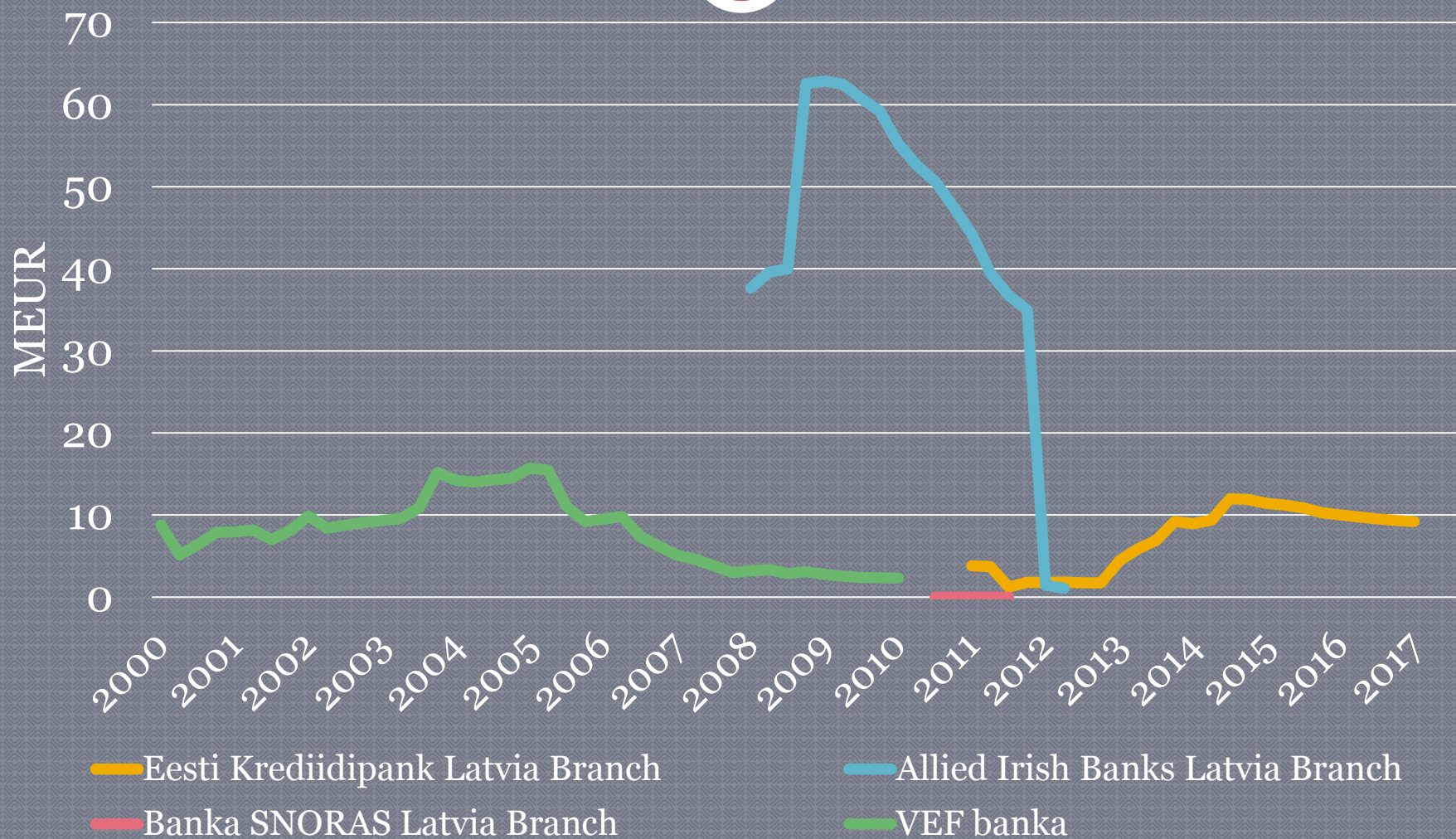
Historic: banks' issued loans 2000-2017 (3)

52



Historic: banks' issued loans 2000-2017 (4)

53





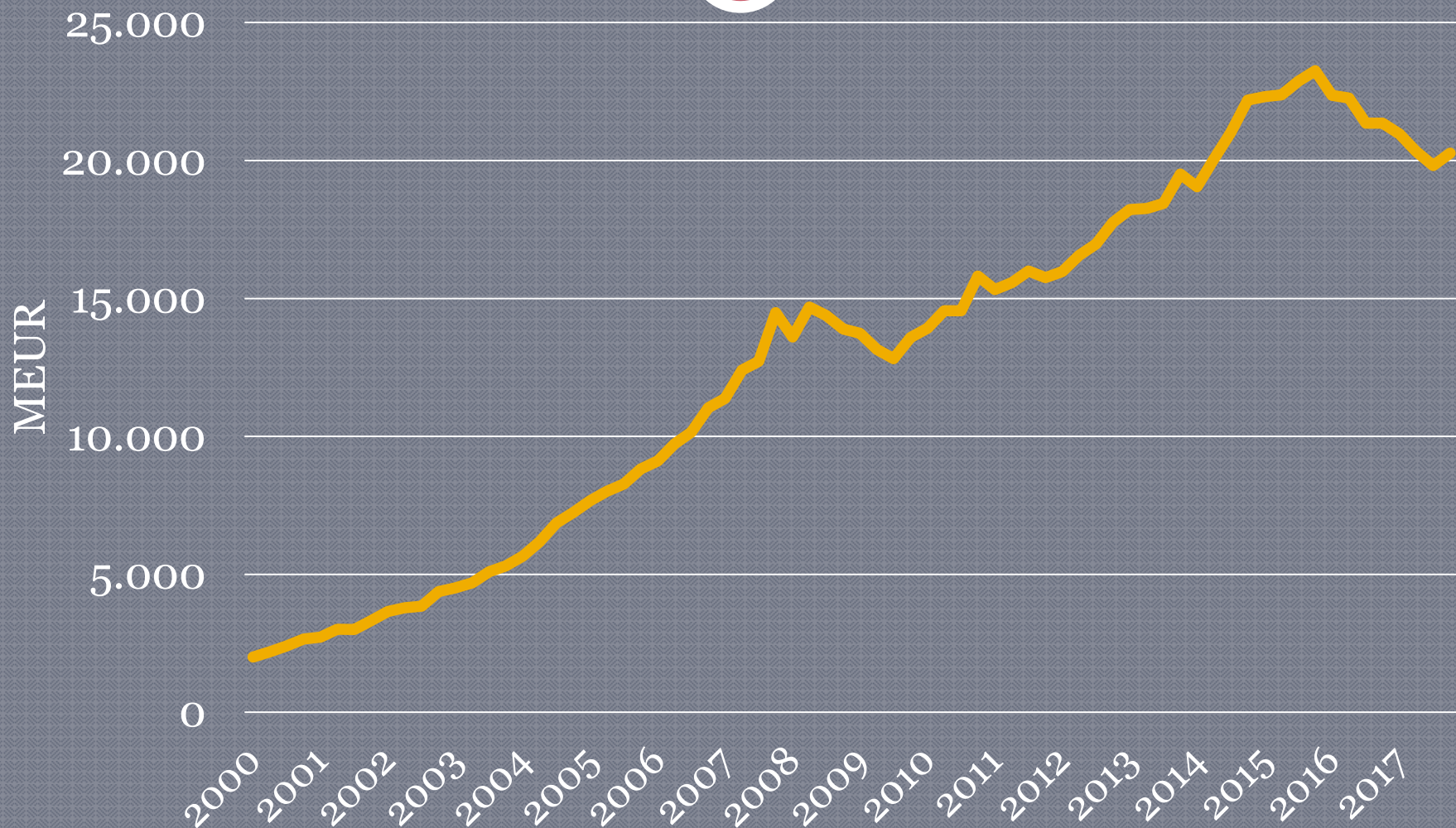
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5. DEPOSITS

Deposits at Latvian banking sector 2000-2017

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Deposits at Latvian banking sector

56

- Total deposits at Latvian banking sector were EUR 20.3 billion as of December 31, 2017
- Deposits have been decreasing since 2016;
- The peak of deposits was reached at the end of 2015; it was EUR 23.3 billion. Since then the amount has decreased by EUR -3.0 EUR or -13%;
- Even though, total amount of deposits increased by EUR +0.5 billion EUR or +2% in the 4th quarter of 2017 comparing to the previous quarter.

Deposits at banks as of 31.12.2017, MEUR

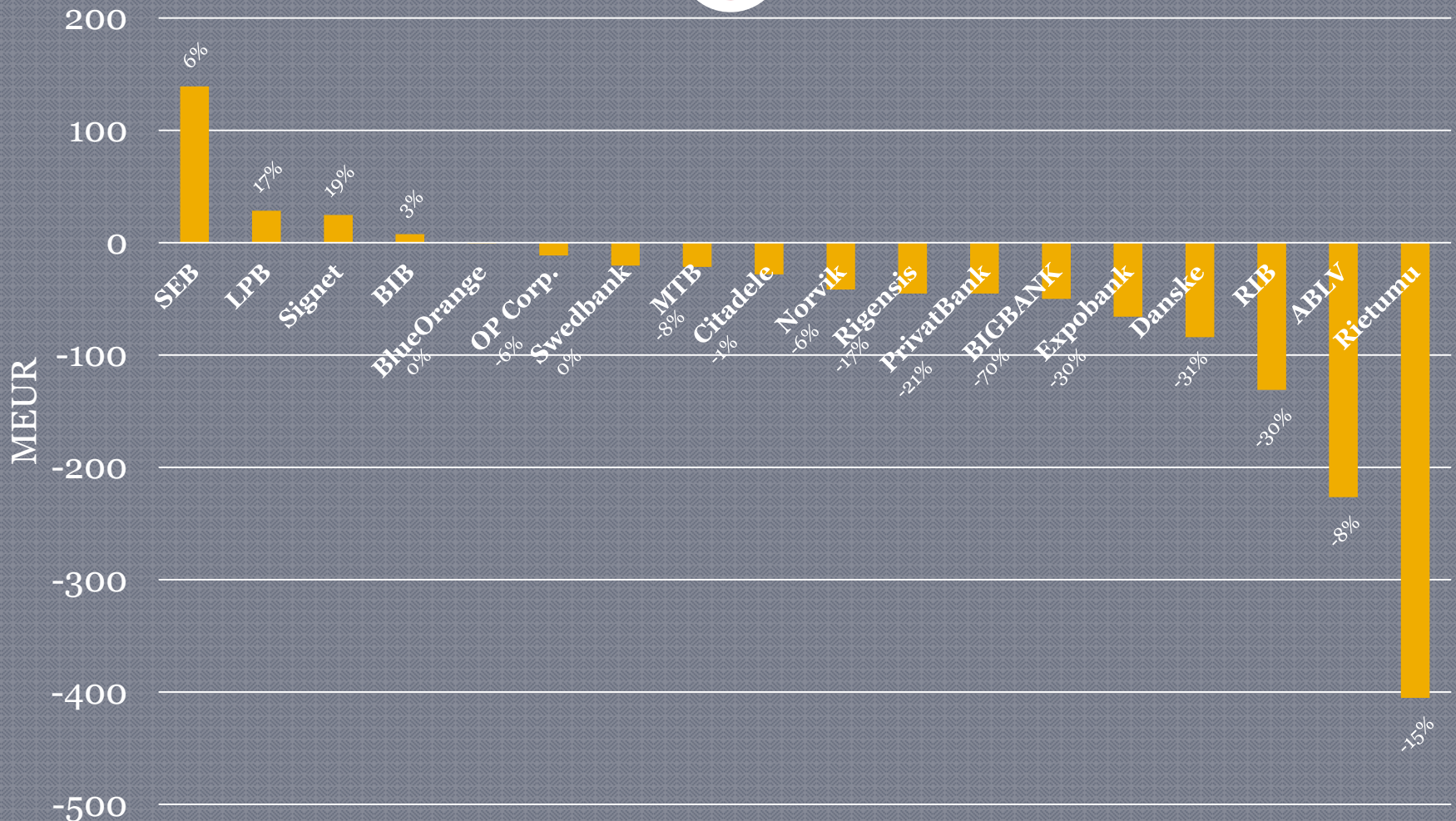
57

Bank	Value	Change from the beginning of the year	
Swedbank	4 412.2	-20.4	-0.5%
Luminor Bank	2 942.8		
ABLV Bank**	2 684.3	-226.4	-7.8%
SEB banka	2 381.0	139.1	6.2%
Rietumu Banka	2 317.3	-405.2	-14.9%
Citadele banka	2 132.1	-28.2	-1.3%
NORVIK BANKA	669.5	-41.8	-5.9%
BlueOrange Bank	561.4	-0.5	-0.1%
Regionāla investīciju banka	309.0	-130.9	-29.8%
Meridian Trade Bank	254.6	-21.5	-7.8%
Baltic International Bank	252.6	7.7	3.2%
Rigensis Bank	224.2	-45.2	-16.8%
LPB Bank (Latvijas pasta banka)	194.3	28.6	17.2%
Danske Bank Latvia branch	184.9	-84.2	-31.3%
OP Corporate Bank branch Latvia	184.1	-11.4	-5.8%
PrivatBank	168.6	-45.3	-21.2%
Signet Bank	153.7	24.6	19.1%
Expobank	152.4	-65.8	-30.2%
BIGBANK Latvia branch	21.6	-49.9	-69.8%
Total banking industry	20 266.5	-1 091.3	-5.1%

**On February 26, 2018, ABLV Bank announced its decision on voluntary liquidation

Change of deposits 31.12.2017 vs 31.12.2016, MEUR

58



Split of deposits at banks as of 31.12.2017, MEUR

59

Bank	Deposits	Maturity		Customers type	
		Short-term	Long-term	Retail	Corporate
Swedbank	4 412.2	3 864.2	548.0	2 643.8	1 660.6
Luminor Bank	2 942.8	2 291.3	651.5	1 113.2	1 439.8
ABLV Bank**	2 684.3	2 596.9	87.3	496.1	2 188.1
SEB banka	2 381.0	1 971.4	409.6	1 382.3	838.3
Rietumu Banka	2 317.3	2 058.4	258.9	712.1	1 605.1
Citadele banka	2 132.1	1 679.8	452.3	944.6	1 121.8
NORVIK BANKA	669.5	450.8	218.7	274.8	394.4
BlueOrange Bank	561.4	487.3	74.1	129.4	432.0
Regionāla investīciju banka	309.0	263.3	45.8	40.0	269.0
Meridian Trade Bank	254.6	196.4	58.2	123.6	128.6
Baltic International Bank	252.6	162.9	89.7	95.8	156.8
Rīgensis Bank	224.2	210.7	13.5	25.4	198.8
LPB Bank (Latvijas pasta banka)	194.3	157.3	36.9	59.3	134.9
Danske Bank Latvia branch	184.9	176.0	8.9	19.3	165.6
OP Corporate Bank branch Latvia	184.1	184.1	-	-	75.1
PrivatBank	168.6	69.2	99.4	124.2	44.3
Signet Bank	153.7	117.8	35.9	64.0	89.7
Expobank	152.4	151.8	0.6	7.3	145.0
BIGBANK Latvia branch	21.6	-	21.6	21.0	0.6
Total banking industry	20 266.5	17 106.8	3 159.8	8 277.9	11 153.1

**On February 26, 2018, ABLV Bank announced its decision on voluntary liquidation

Deposits of retail customers at banks as of 31.12.2017, MEUR

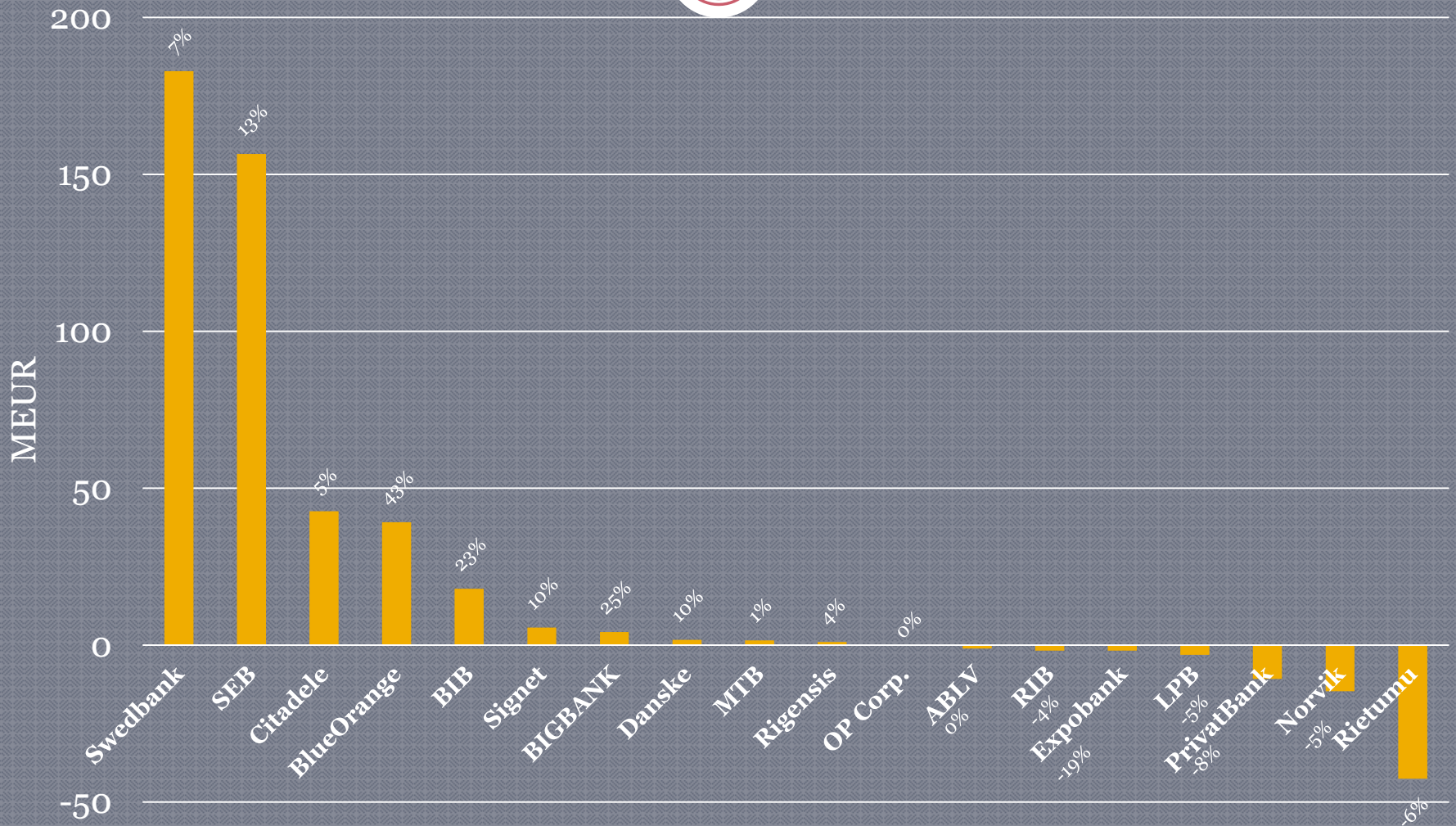
60

Bank	Value	Change from the beginning of the year	
Swedbank	2 643.8	182.9	7.4%
SEB banka	1 382.3	156.5	12.8%
Luminor Bank	1 113.2		
Citadele banka	944.6	42.7	4.7%
Rietumu Banka	712.1	-42.6	-5.6%
ABLV Bank**	496.1	-1.1	-0.2%
NORVIK BANKA	274.8	-14.7	-5.1%
BlueOrange Bank	129.4	39.2	43.4%
PrivatBank	124.2	-10.7	-7.9%
Meridian Trade Bank	123.6	1.6	1.3%
Baltic International Bank	95.8	17.9	23.0%
Signet Bank	64.0	5.6	9.6%
LPB Bank (Latvijas pasta banka)	59.3	-3.1	-4.9%
Regionāla investīciju banka	40.0	-1.7	-4.1%
Rigensis Bank	25.4	1.0	4.3%
BIGBANK Latvia branch	21.0	4.2	25.2%
Danske Bank Latvia branch	19.3	1.7	9.8%
Expobank	7.3	-1.7	-18.9%
OP Corporate Bank branch Latvia	-	0.0	0.0%
Total banking industry	8 277.9	364.2	4.6%

**On February 26, 2018, ABLV Bank announced its decision on voluntary liquidation

Change of deposits of retail customers 31.12.2017 vs 31.12.2016, MEUR

61



Deposits of corporate customers at banks as of 31.12.2017, MEUR

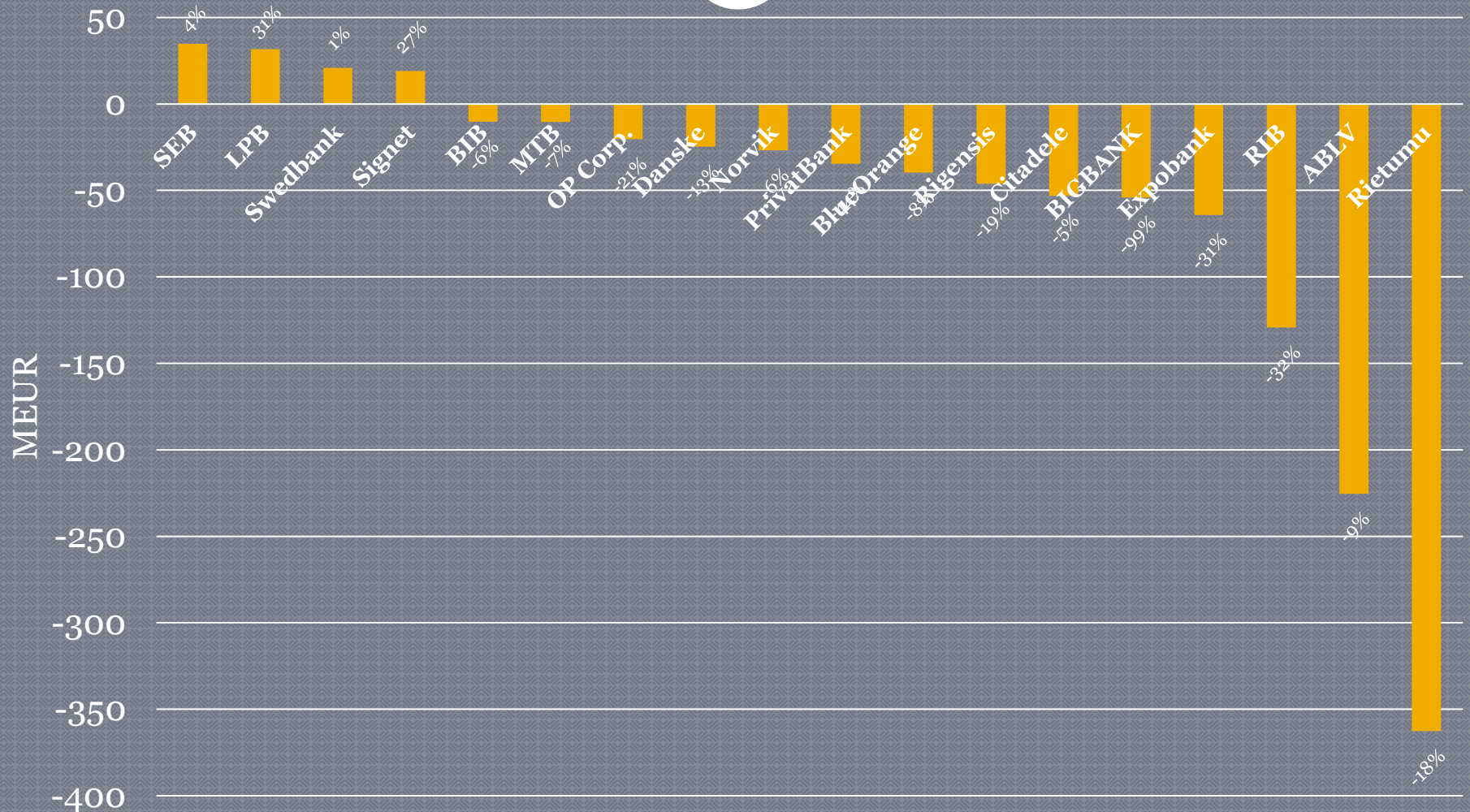
62

Bank	Value	Change from the beginning of the year	
ABLV Bank**	2 188.1	-225.4	-9.3%
Swedbank	1 660.6	20.9	1.3%
Rietumu Banka	1 605.1	-362.6	-18.4%
Luminor Bank	1 439.8		
Citadele banka	1 121.8	-53.0	-4.5%
SEB banka	838.3	34.9	4.3%
BlueOrange Bank	432.0	-39.7	-8.4%
NORVIK BANKA	394.4	-26.8	-6.4%
Regionāla investīciju banka	269.0	-129.2	-32.4%
Rīgensis Bank	198.8	-46.2	-18.9%
Danske Bank Latvia branch	165.6	-24.7	-13.0%
Baltic International Bank	156.8	-10.2	-6.1%
Expobank	145.0	-64.1	-30.7%
LPB Bank (Latvijas pasta banka)	134.9	31.6	30.6%
Meridian Trade Bank	128.6	-10.4	-7.5%
Signet Bank	89.7	19.0	26.9%
OP Corporate Bank branch Latvia	75.1	-20.4	-21.3%
PrivatBank	44.3	-34.6	-43.9%
BIGBANK Latvia branch	0.6	-54.1	-98.9%
Total banking industry	11 153.1	-1 174.9	-9.5%

**On February 26, 2018, ABLV Bank announced its decision on voluntary liquidation

Change of deposits of corporate customers 31.12.2017 vs 31.12.2016, MEUR

63



Split of deposits at banks by maturity as of 31.12.2017, MEUR

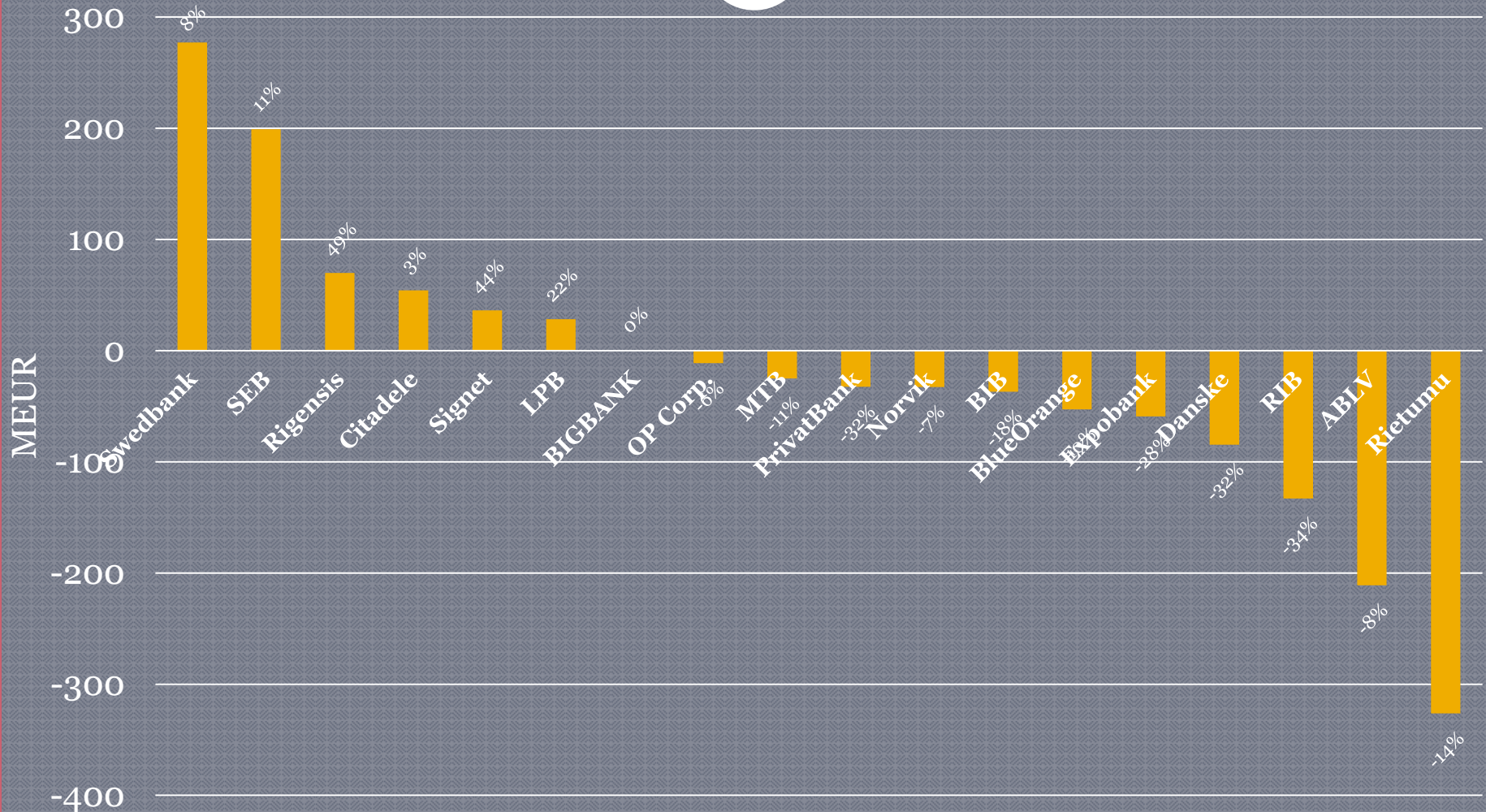
64

Bank	Deposits	Short-term Deposits	Change from the beginning of the year		Long-term deposits	Change from the beginning of the year	
Swedbank	4 412	3 864	277.2	8%	548	-297.5	-35%
Luminor Bank	2 943	2 291			652		
ABLV Bank**	2 684	2 597	-211.1	-8%	87	-15.4	-15%
SEB banka	2 381	1 971	199.0	11%	410	-59.9	-13%
Rietumu Banka	2 317	2 058	-326.3	-14%	259	-79.0	-23%
Citadele banka	2 132	1 680	54.2	3%	452	-82.5	-15%
NORVIK BANKA	670	451	-32.7	-7%	219	-9.0	-4%
BlueOrange Bank	561	487	-52.9	-10%	74	52.4	241%
Regionala investiciju banka	309	263	-132.9	-34%	46	2.0	5%
Meridian Trade Bank	255	196	-25.1	-11%	58	3.6	7%
Baltic International Bank	253	163	-36.9	-18%	90	44.6	99%
Rigensis Bank	224	211	69.7	49%	14	-114.9	-89%
LPB Bank (Latvijas pasta banka)	194	157	28.2	22%	37	0.3	1%
Danske Bank Latvia branch	185	176	-84.6	-32%	9	0.4	5%
OP Corporate Bank branch Latvia	184	184	-11.4	-6%	0	0.0	0%
PrivatBank	169	69	-32.5	-32%	99	-12.8	-11%
Signet Bank	154	118	36.1	44%	36	-11.5	-24%
Expobank	152	152	-59.2	-28%	1	-6.7	-92%
BIGBANK Latvia branch	22	0	0.0	0%	22	-49.9	-70%
Total banking industry	20 267	17 107	-366.8	-2%	3 160	-724.5	-18.7%

**On February 26, 2018, ABLV Bank announced its decision on voluntary liquidation

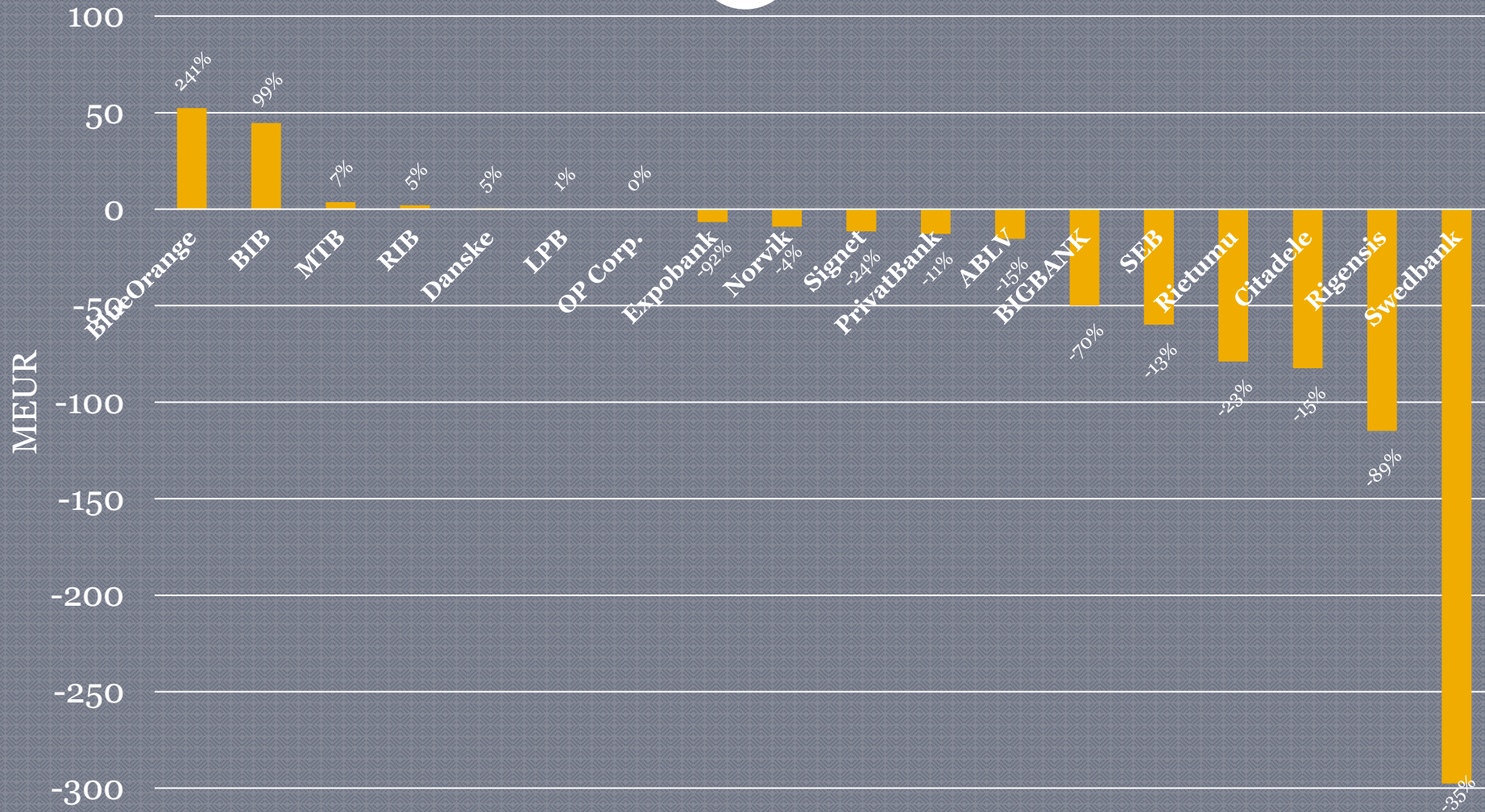
Change of short-term deposits 31.12.2017 vs 31.12.2016, MEUR

65



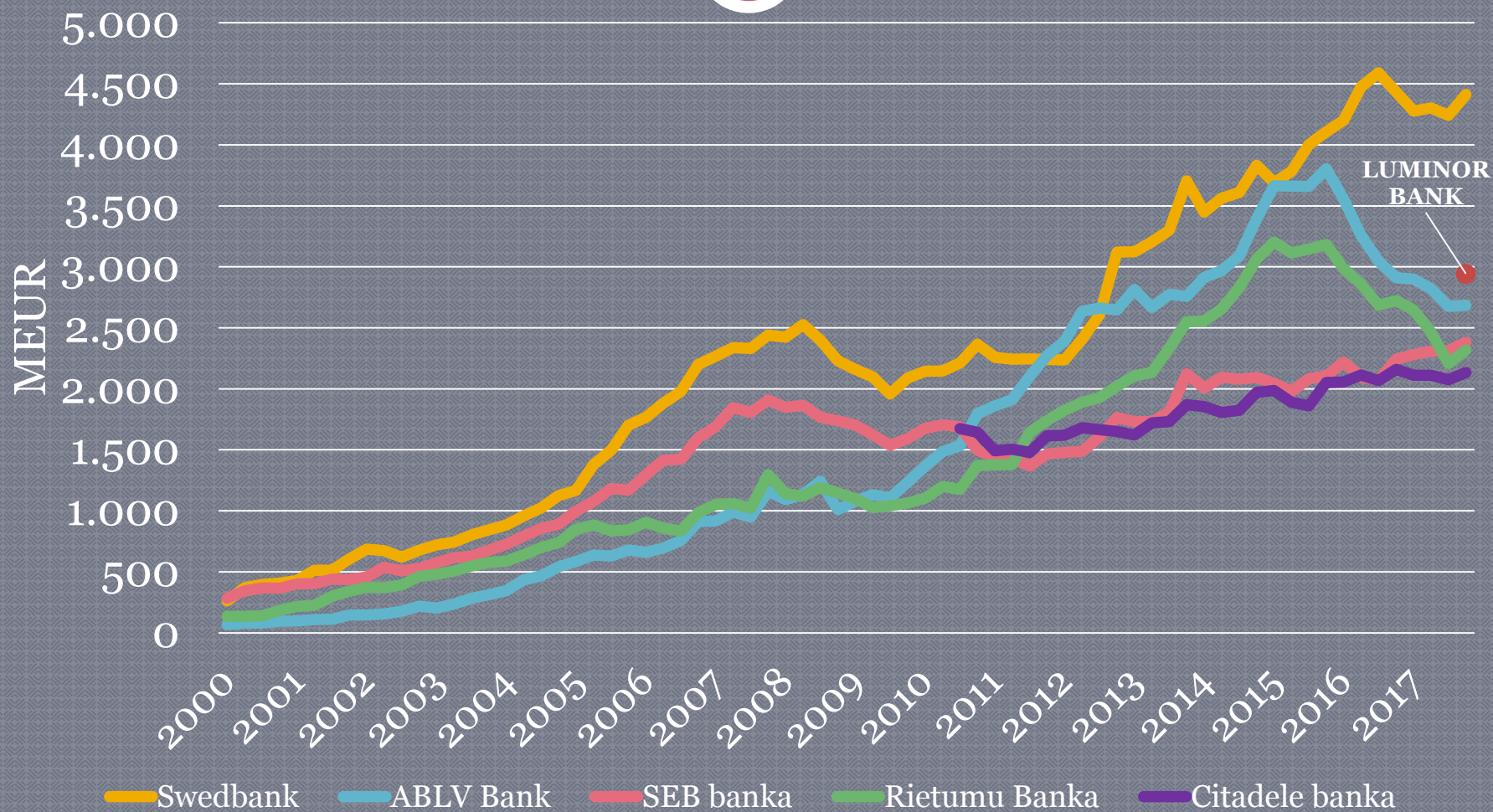
Change of long-term deposits 31.12.2017 vs 31.12.2016, MEUR

66



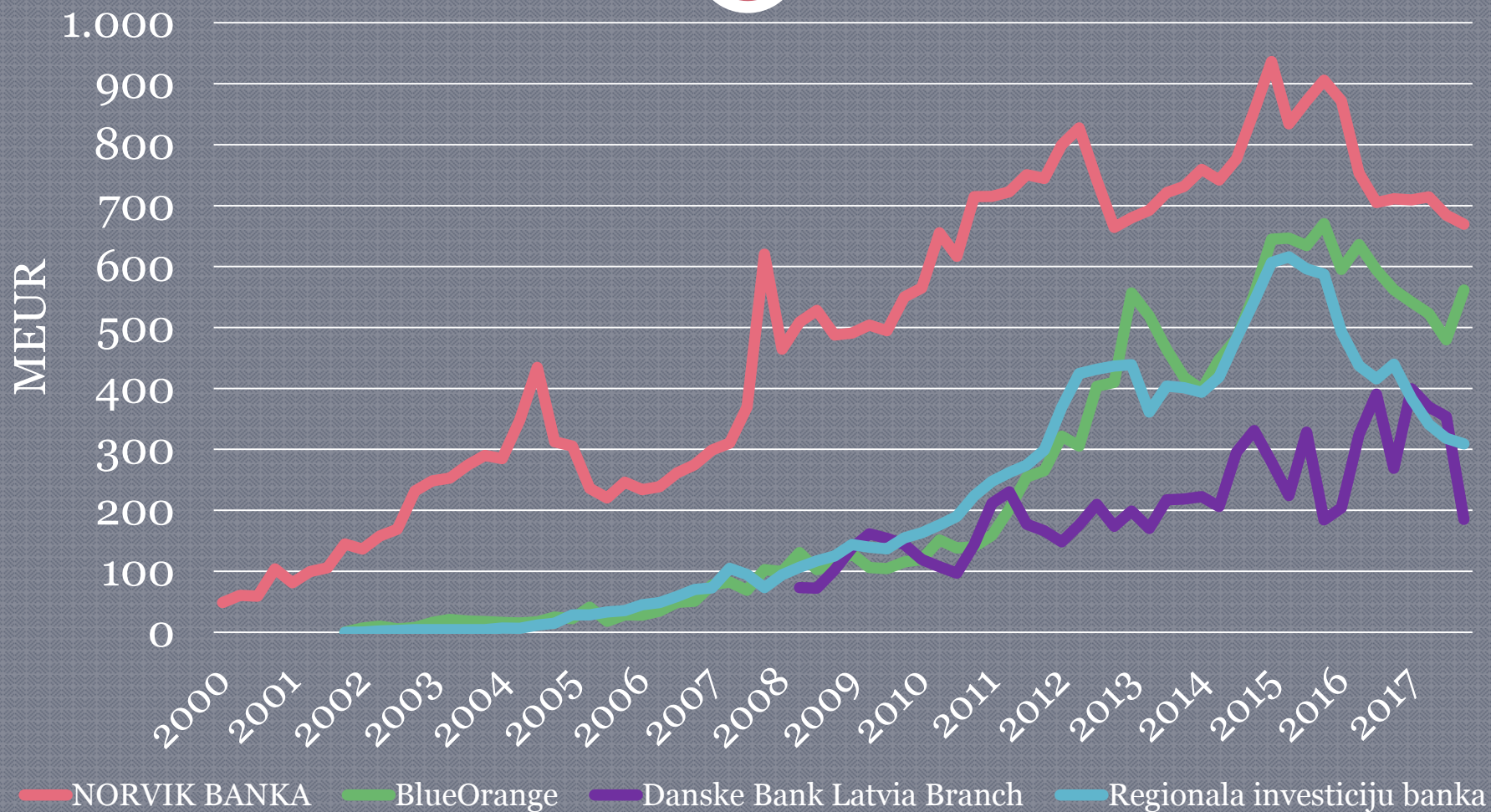
Deposits at banks 2000-2017 (1)

67



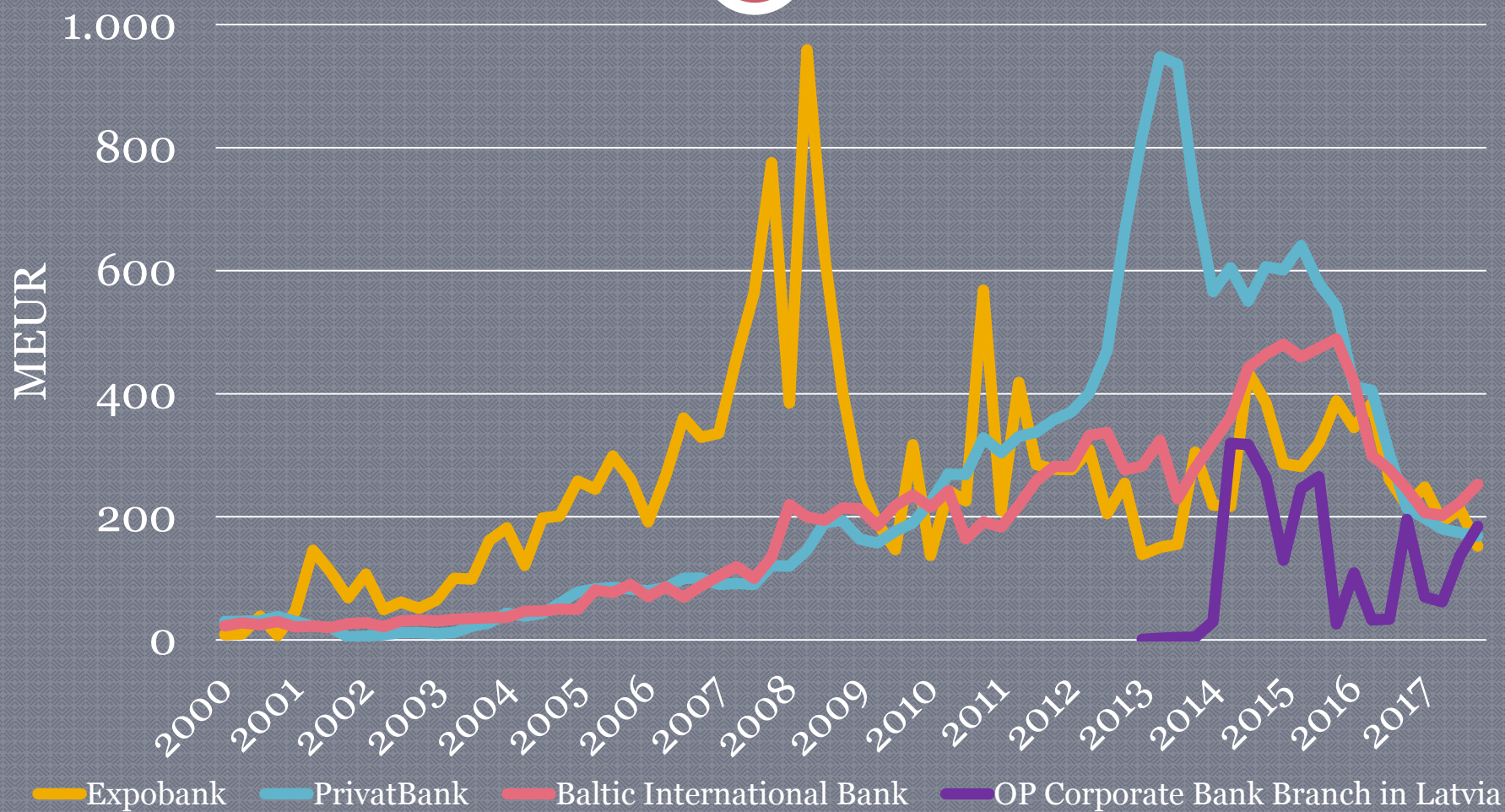
Deposits at banks 2000-2017 (2)

68



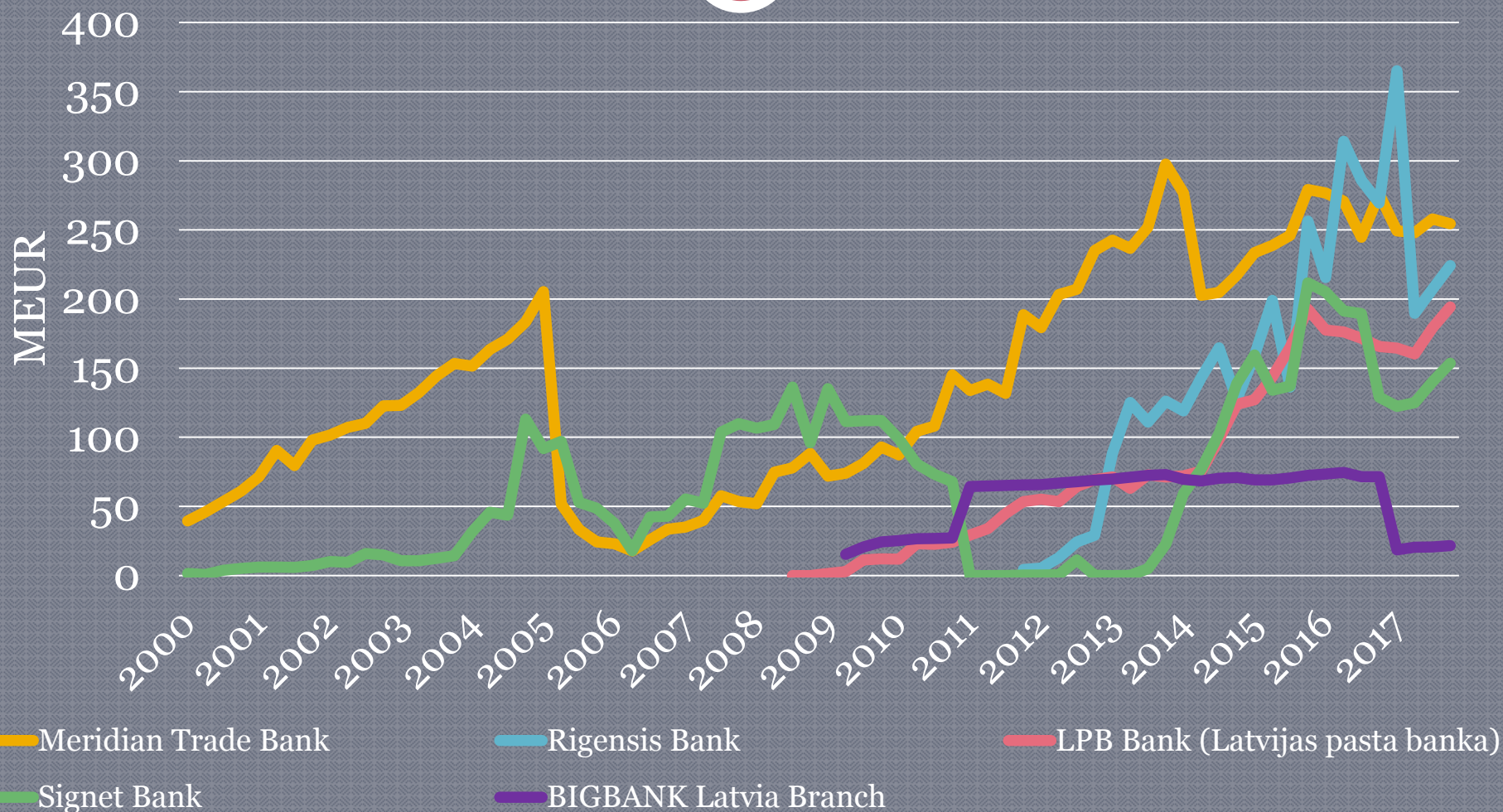
Deposits at banks 2000-2017 (3)

69



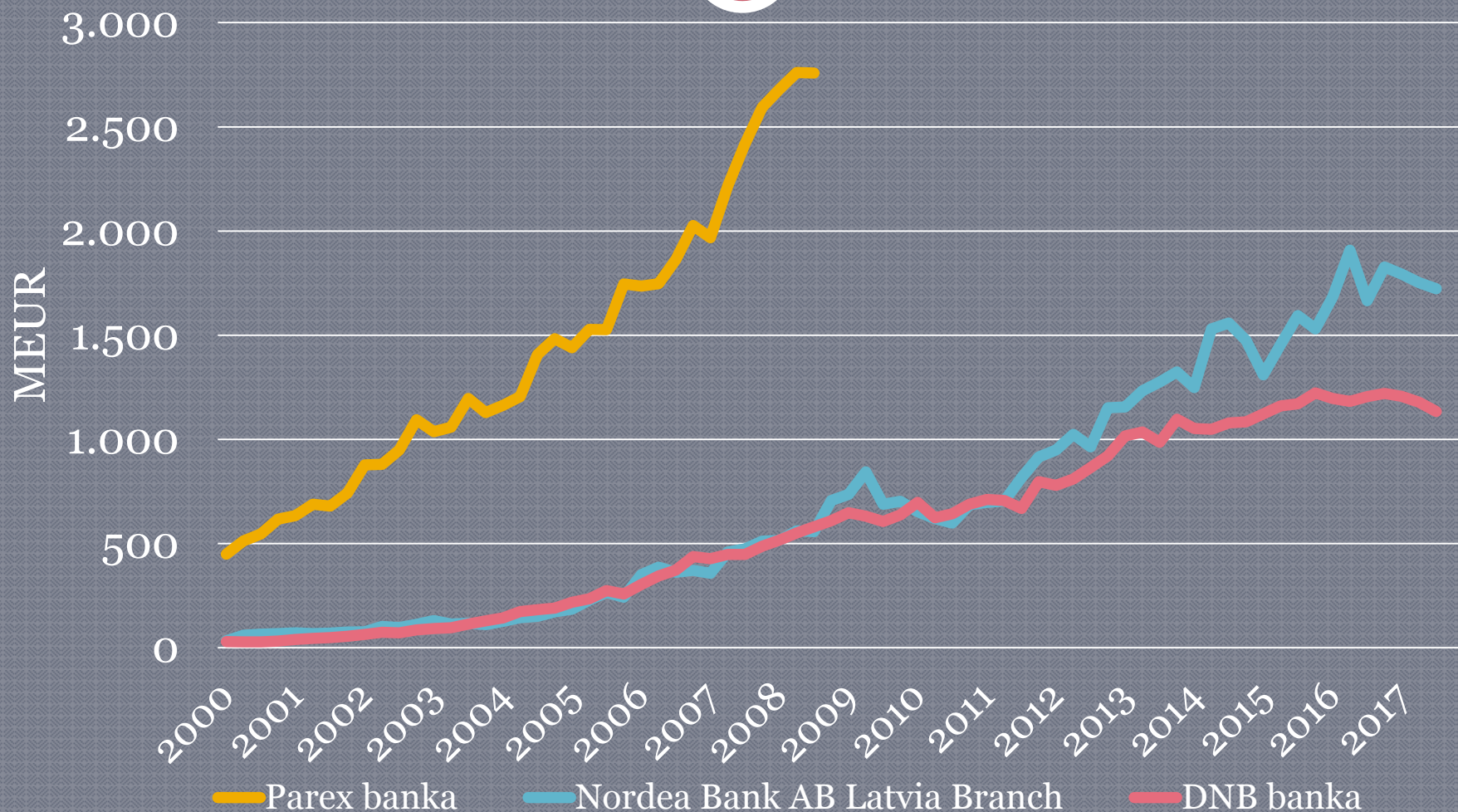
Deposits at banks 2000-2017 (4)

70



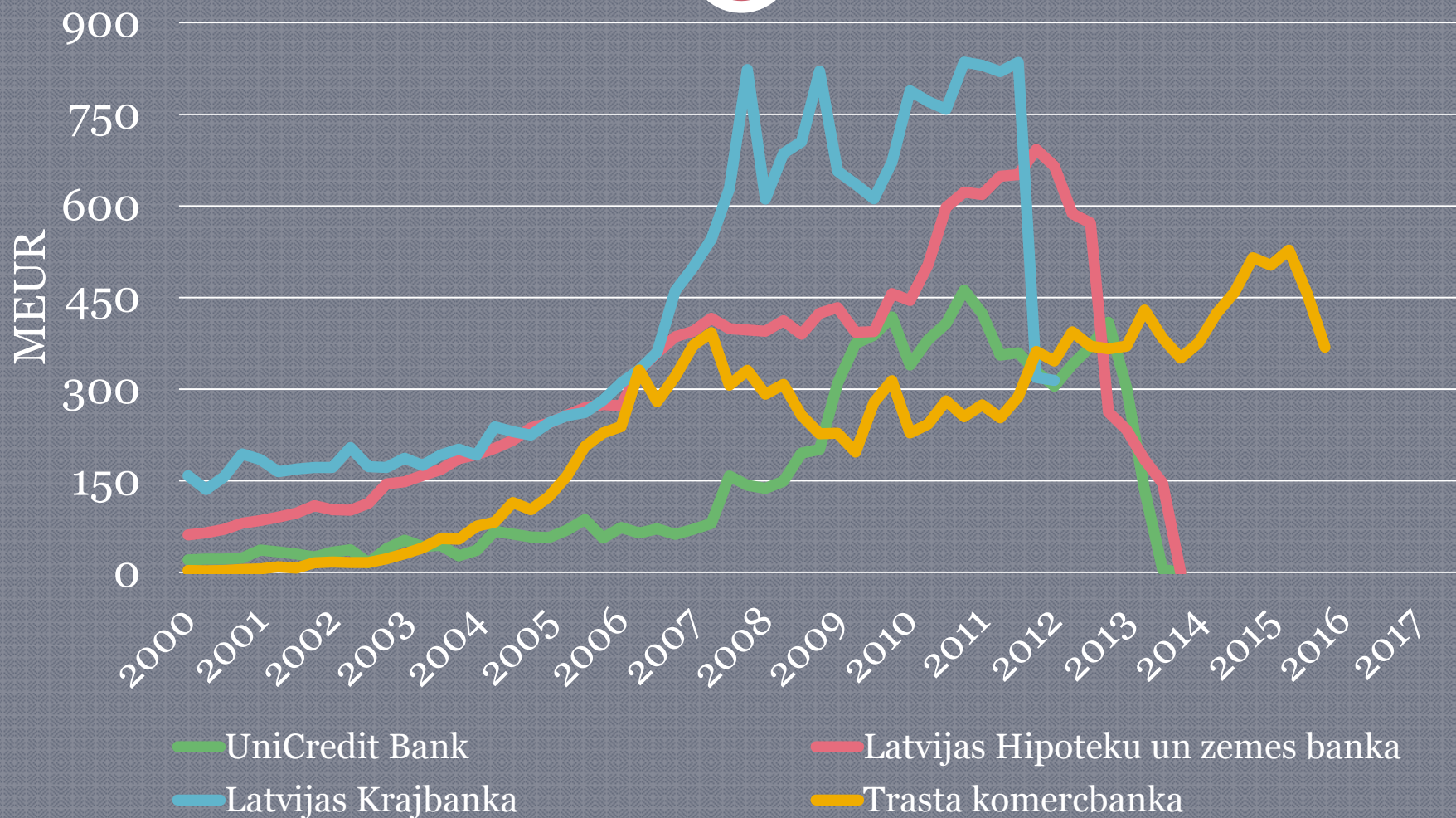
Historic: deposits at banks 2000-2017 (1)

71



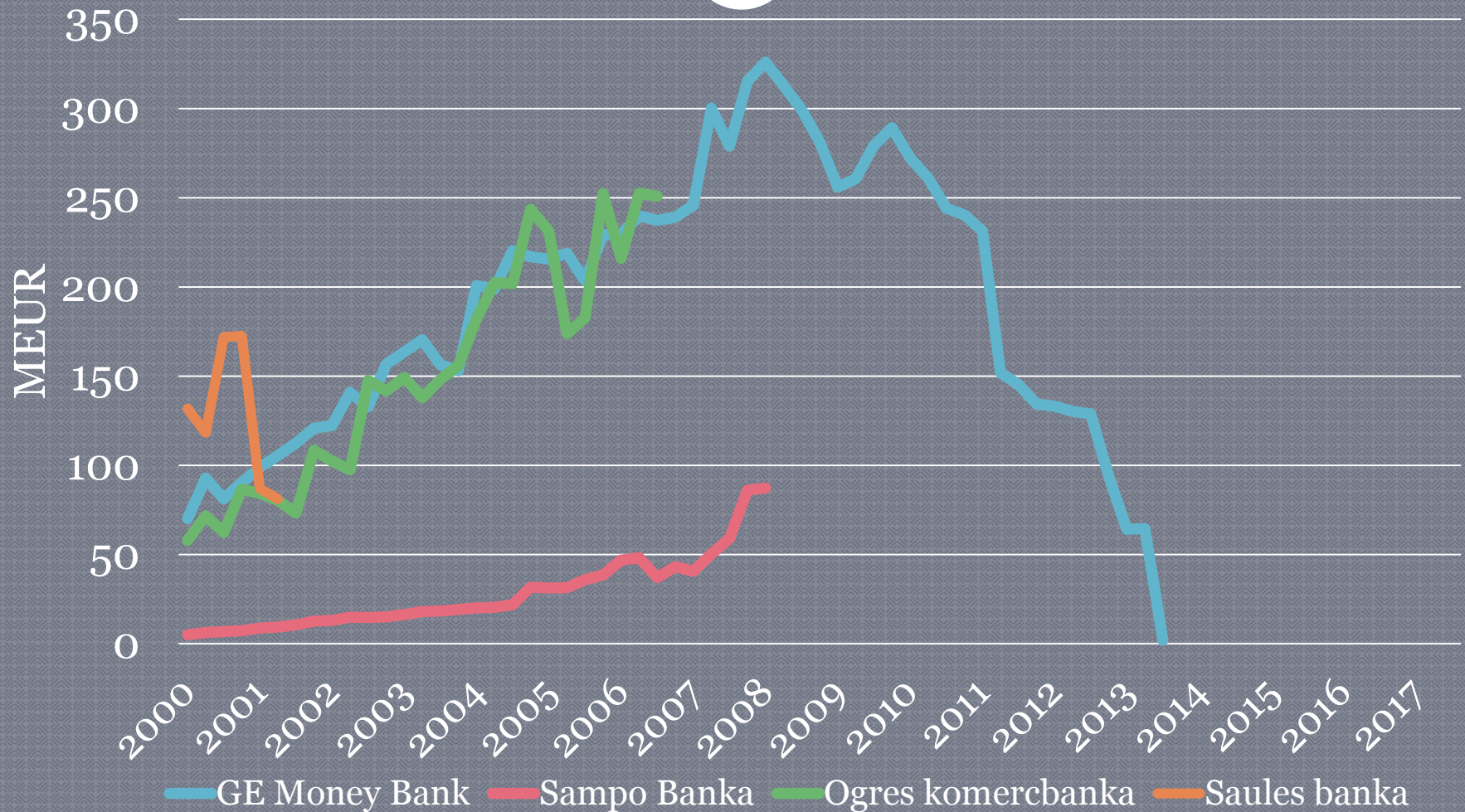
Historic: deposits at banks 2000-2017 (2)

72



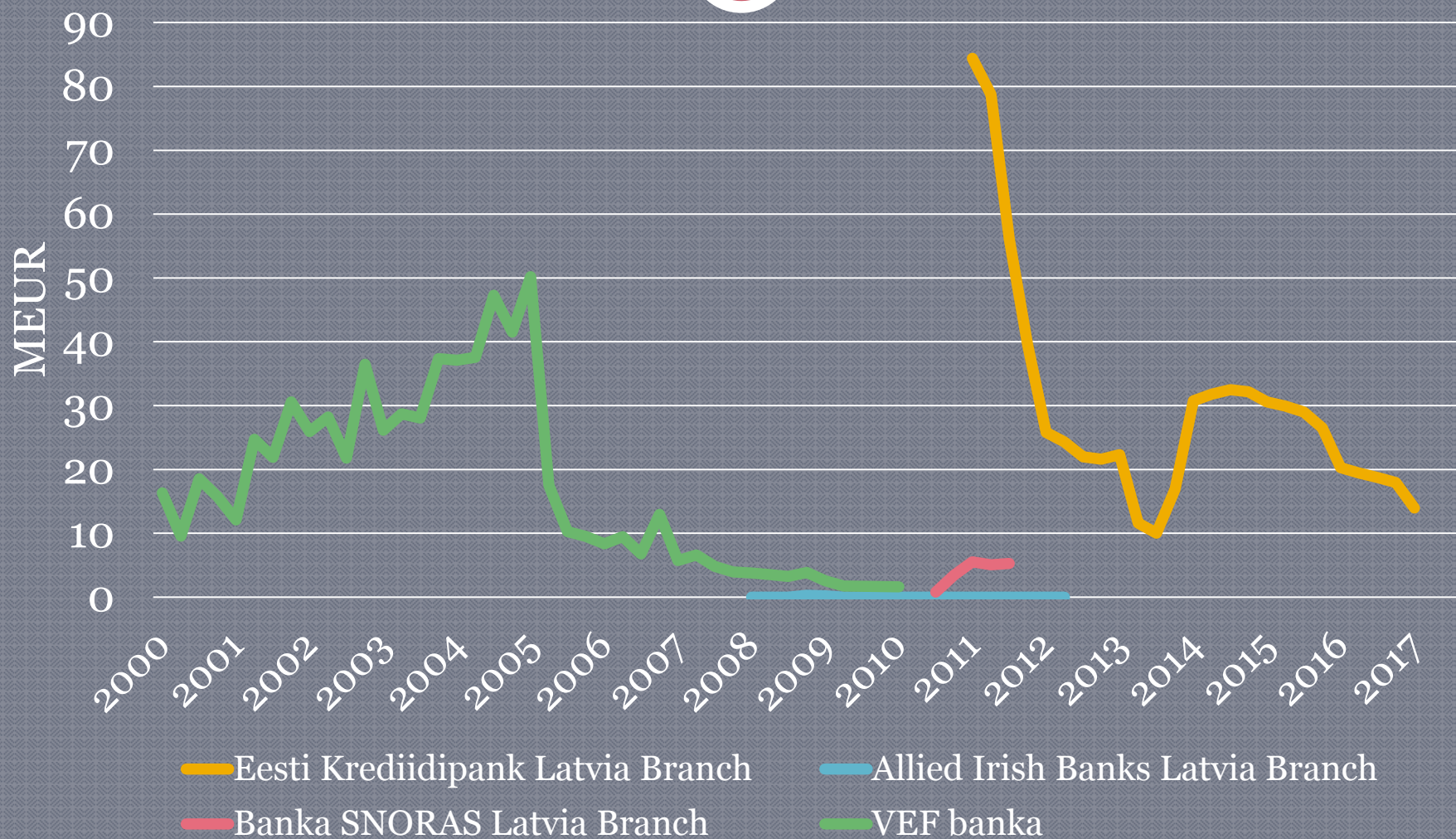
Historic: deposits at banks 2000-2017 (3)

73



Historic: deposits at banks 2000-2017 (4)

74





Latvijas
Komercbanku
Asociācija

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6. FINANCIAL RATIOS

Financial ratios as of 31.12.2017

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Bank	Capital Adequacy ratio	Liquidity ratio	Return on Equity (ROE)	Return on Assets (ROA)
Baltic International Bank	14.98%	92.29%	-8.29%	-0.95%
BlueOrange Bank	17.47%	78.72%	8.09%	0.75%
Citadele banka	20.07%	61.46%	0.50%	0.05%
Expobank	38.14%	117.87%	-9.96%	-1.84%
LPB Bank (Latvijas pasta banka)	19.09%	93.58%	24.58%	3.31%
Luminor Bank	17.35%	40.88%	-0.16%	-0.02%
Meridian Trade Bank	12.54%	80.41%	-12.13%	-0.78%
NORVIK BANKA	16.55%	61.33%	-10.29%	-1.16%
PrivatBank	33.45%	106.63%	-6.85%	-1.22%
Regionāla investīciju banka	28.52%	73.38%	9.33%	0.90%
Rietumu Banka	22.83%	83.50%	7.53%	1.10%
Rīgensis Bank	26.88%	107.58%	6.44%	1.23%
SEB banka	22.49%	35.65%	9.37%	1.06%
Signet Bank	26.98%	86.57%	-13.09%	-1.47%
Swedbank	25.57%	45.95%	13.19%	1.82%
ABLV Bank*	21.06%	81.05%	15.43%	1.37%

1 Total capital ratio, including adjustments; min requirement 8% according to legislation;

2 Min requirement 30% according to legislation;

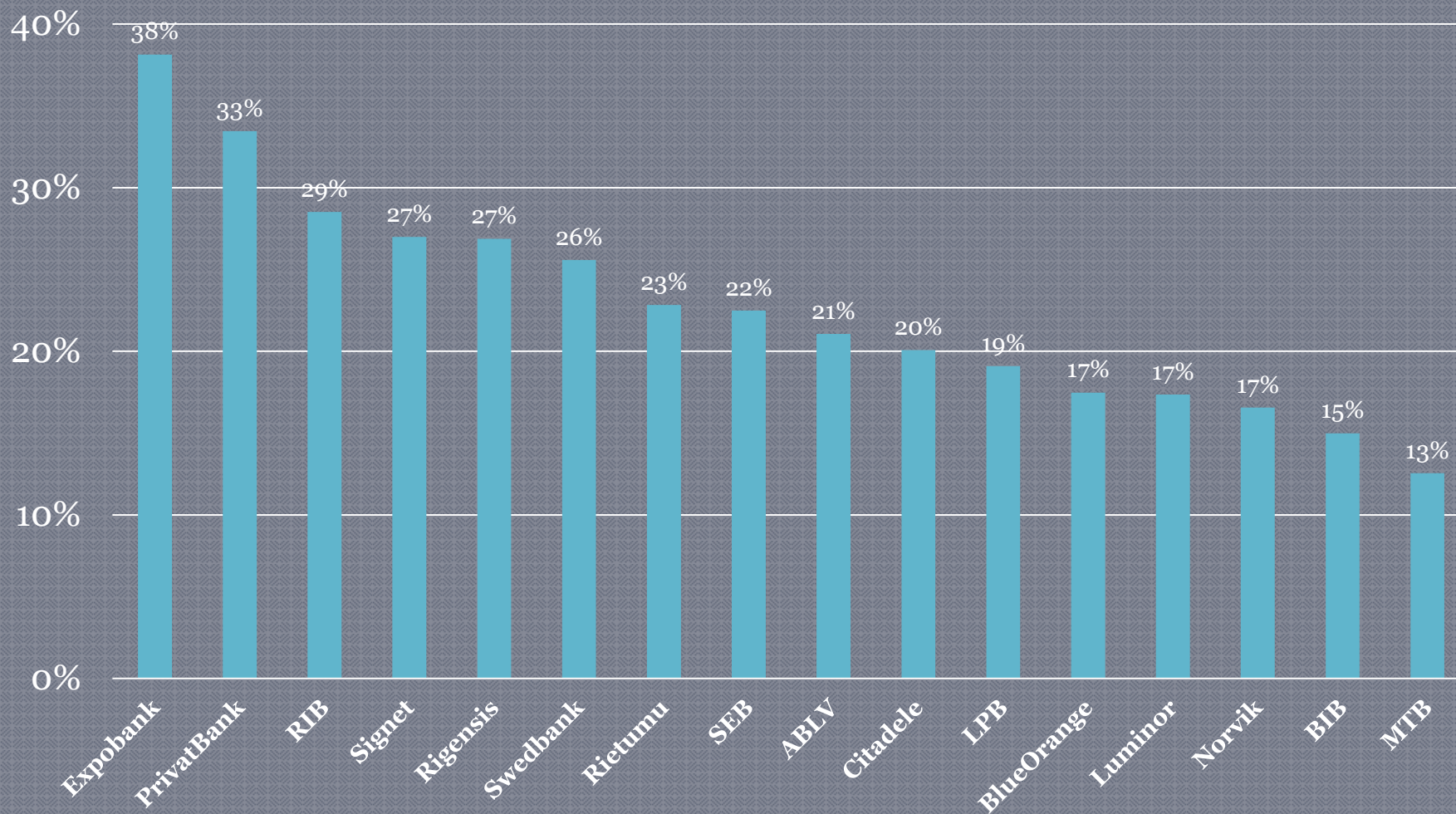
3 Return on equity (ROE) – proportion of annualized profit/loss of a period from average capital and reserves;

4 Return on assets (ROA) – proportion of annualized profit/loss of a period from average assets.

****On February 26, 2018, ABLV Bank announced its decision on voluntary liquidation**

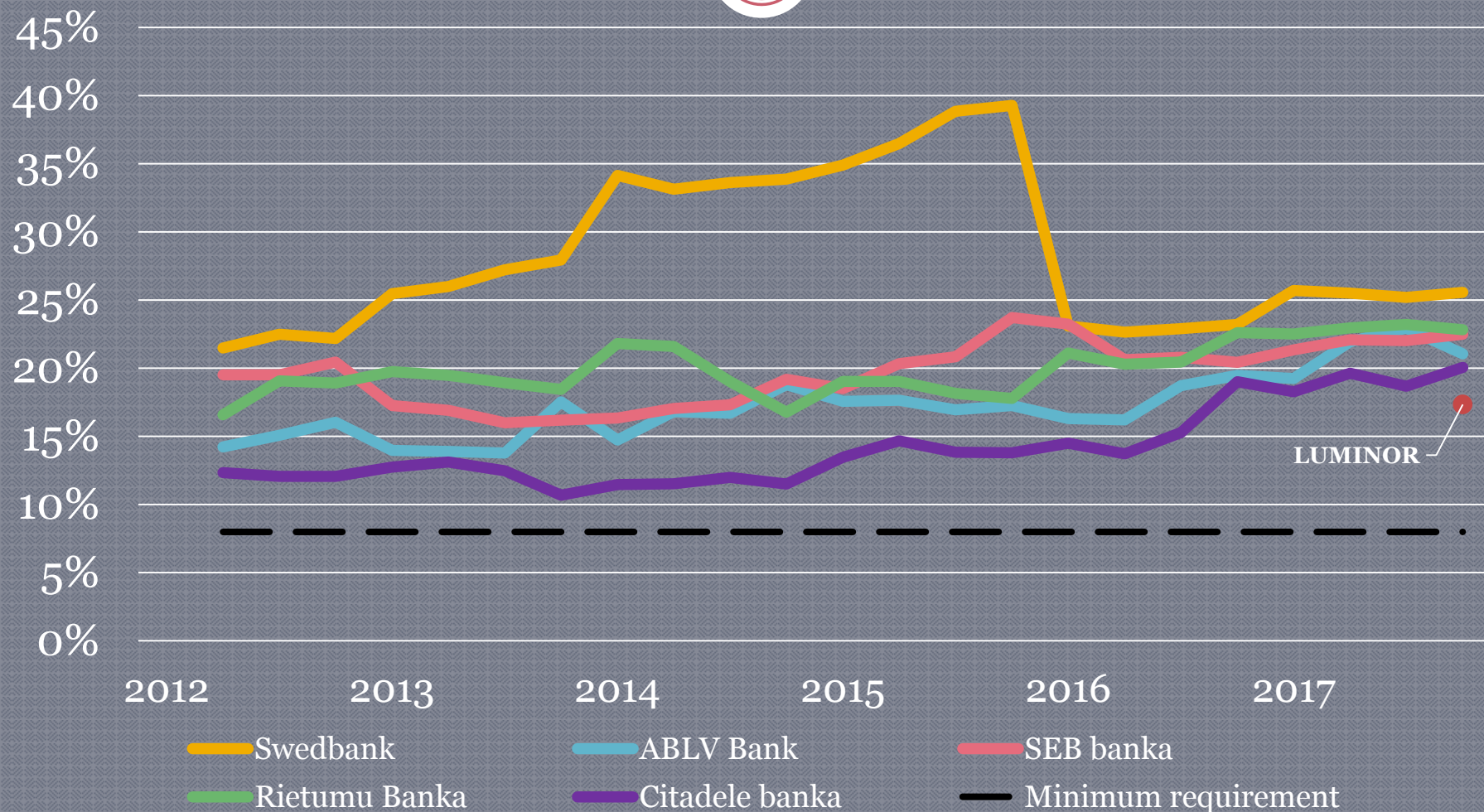
Capital adequacy ratio for the year 2017

77



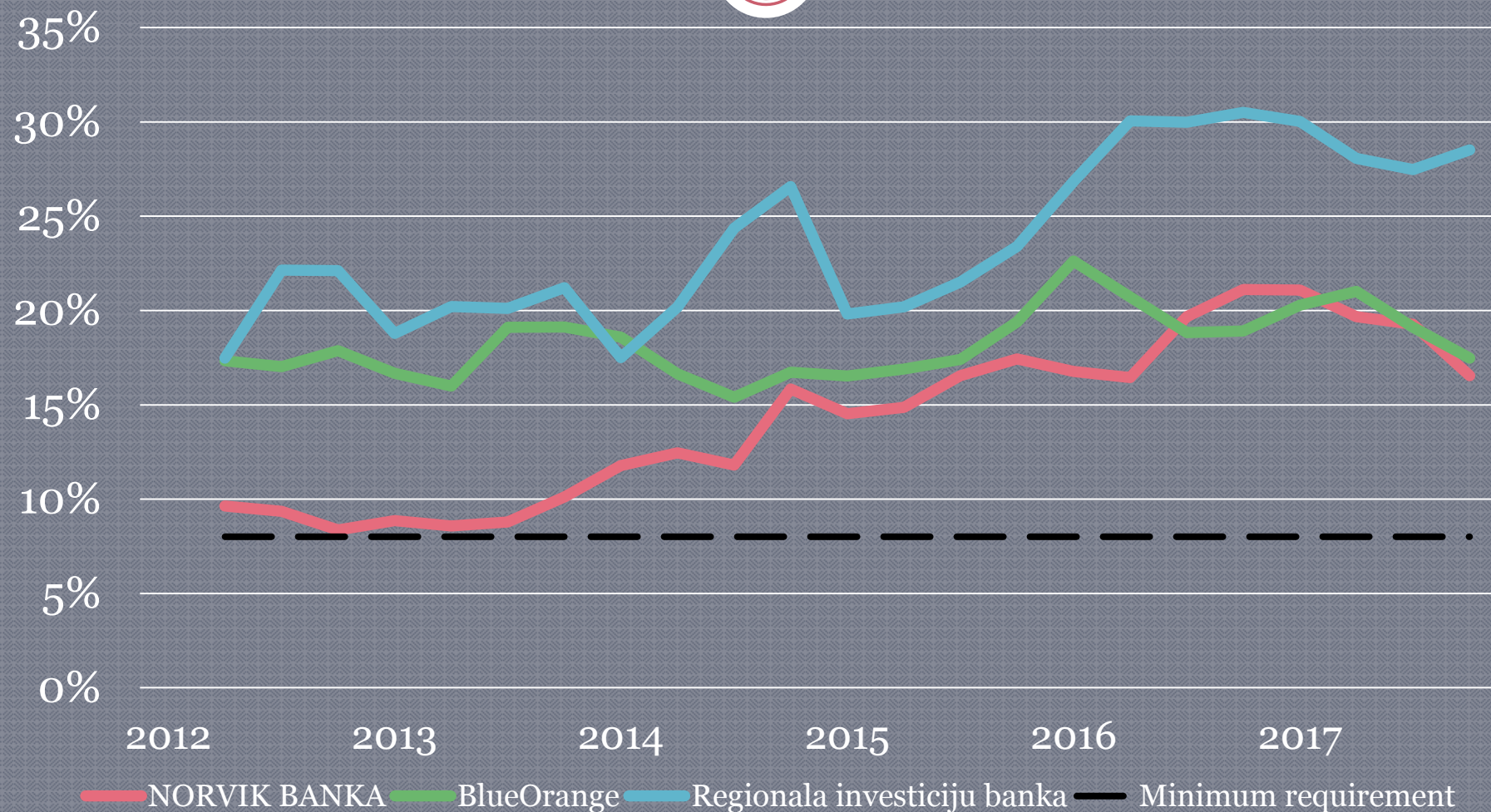
Capital adequacy ratio 2012-2017 (1)

78



Capital adequacy ratio 2012-2017 (2)

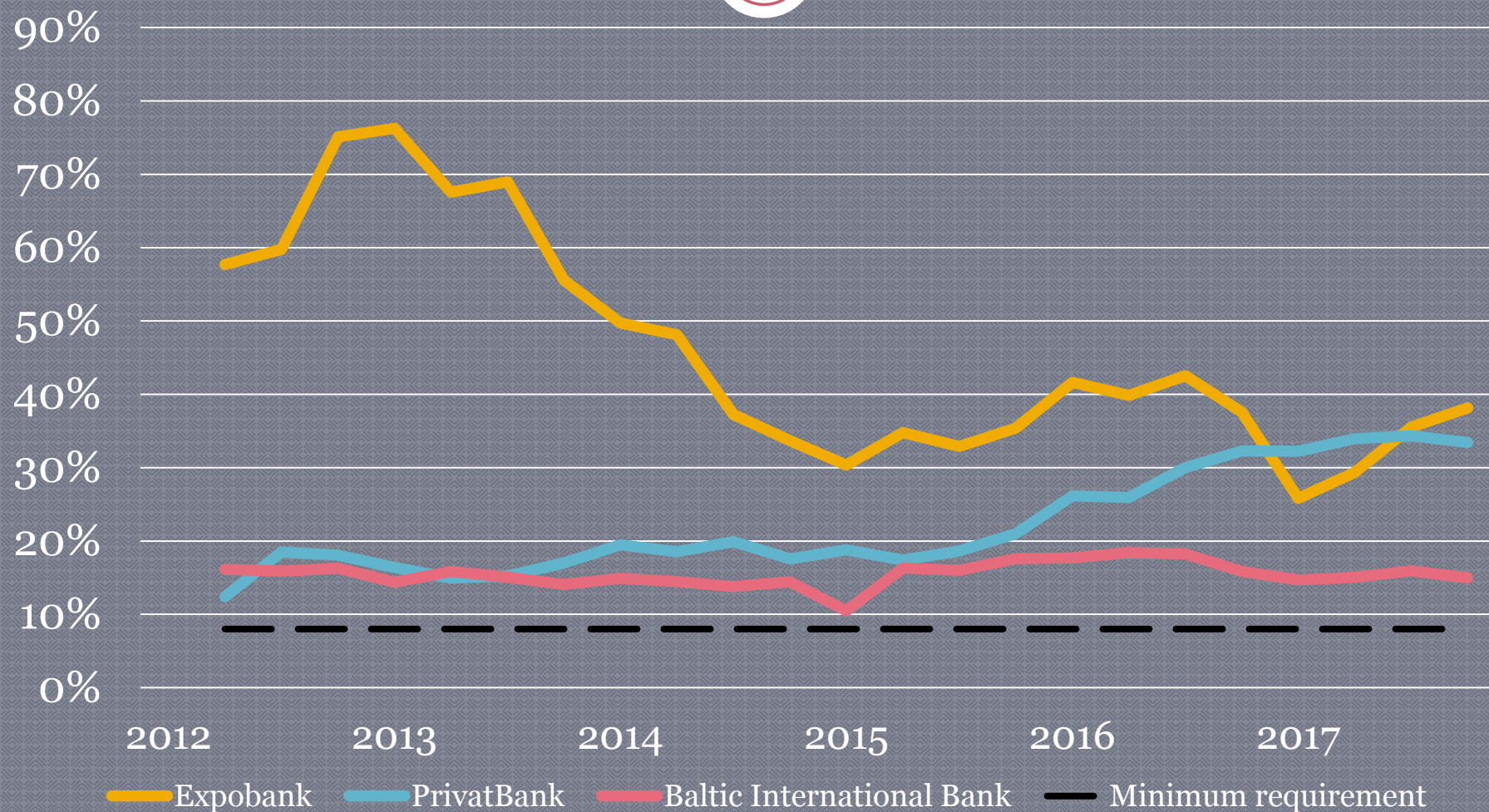
79



Kapitāla pietiekamības rādītājs 2012.-2017. gads

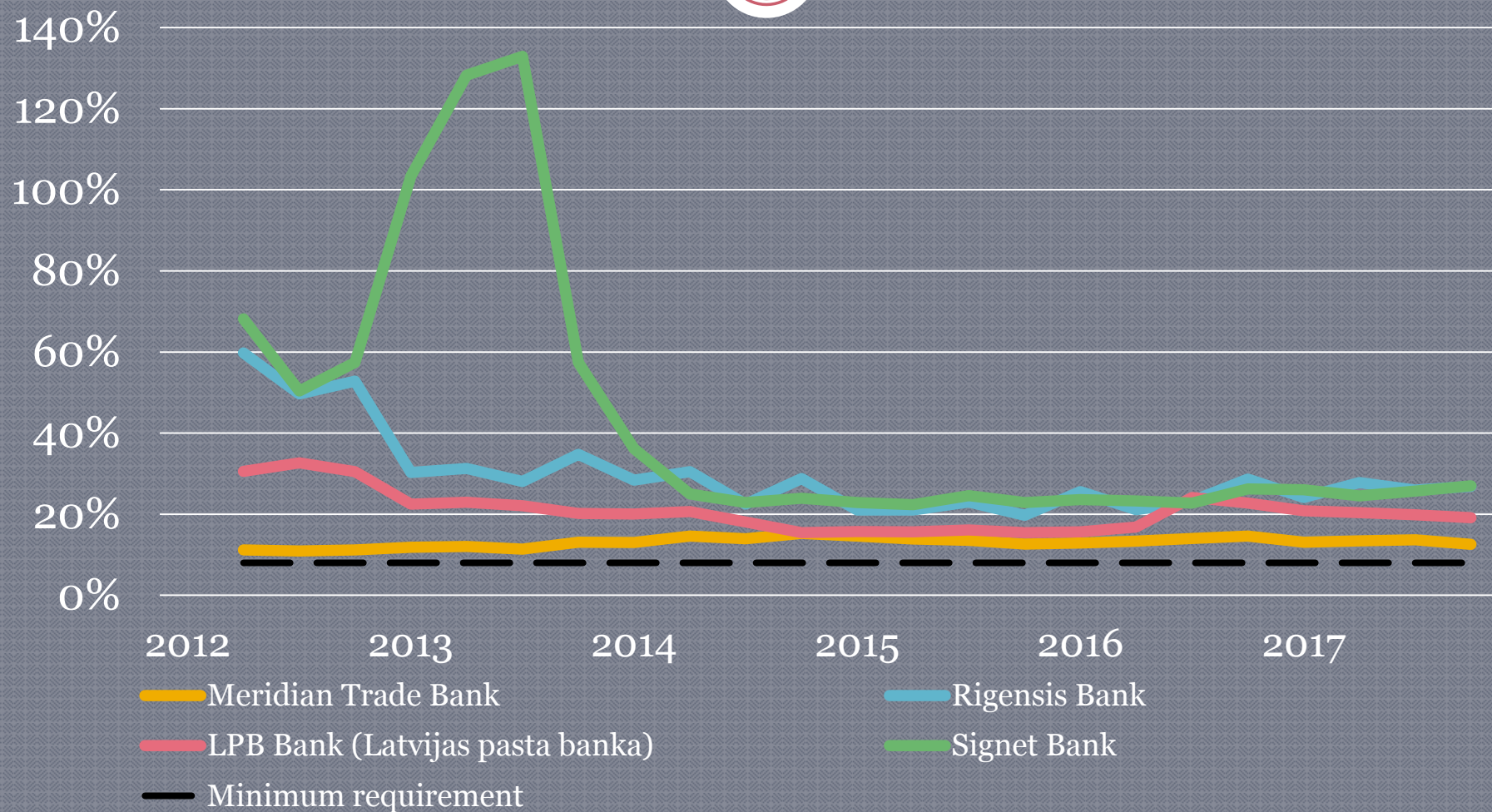
(3)

80



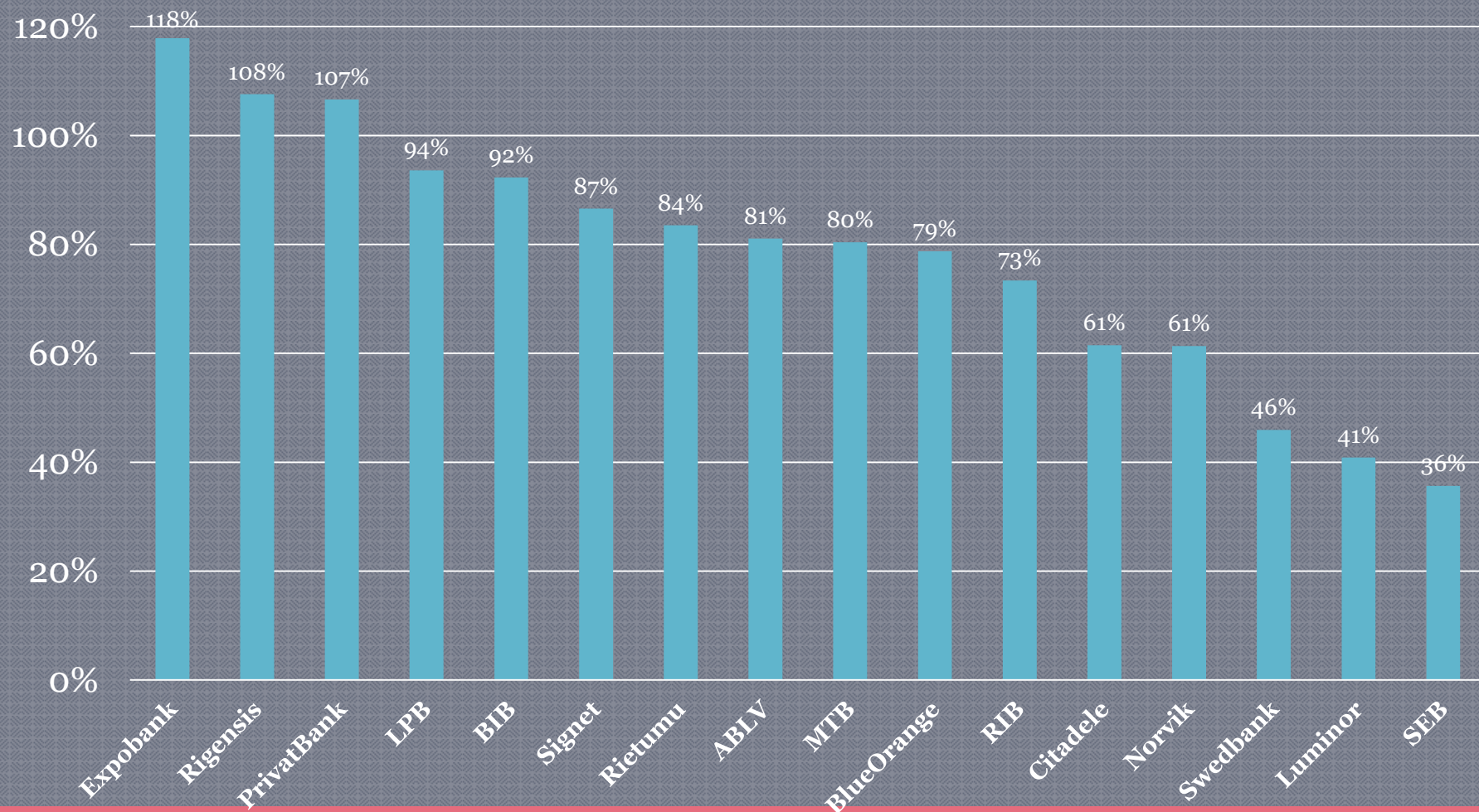
Capital adequacy ratio 2012-2017 (3)

81



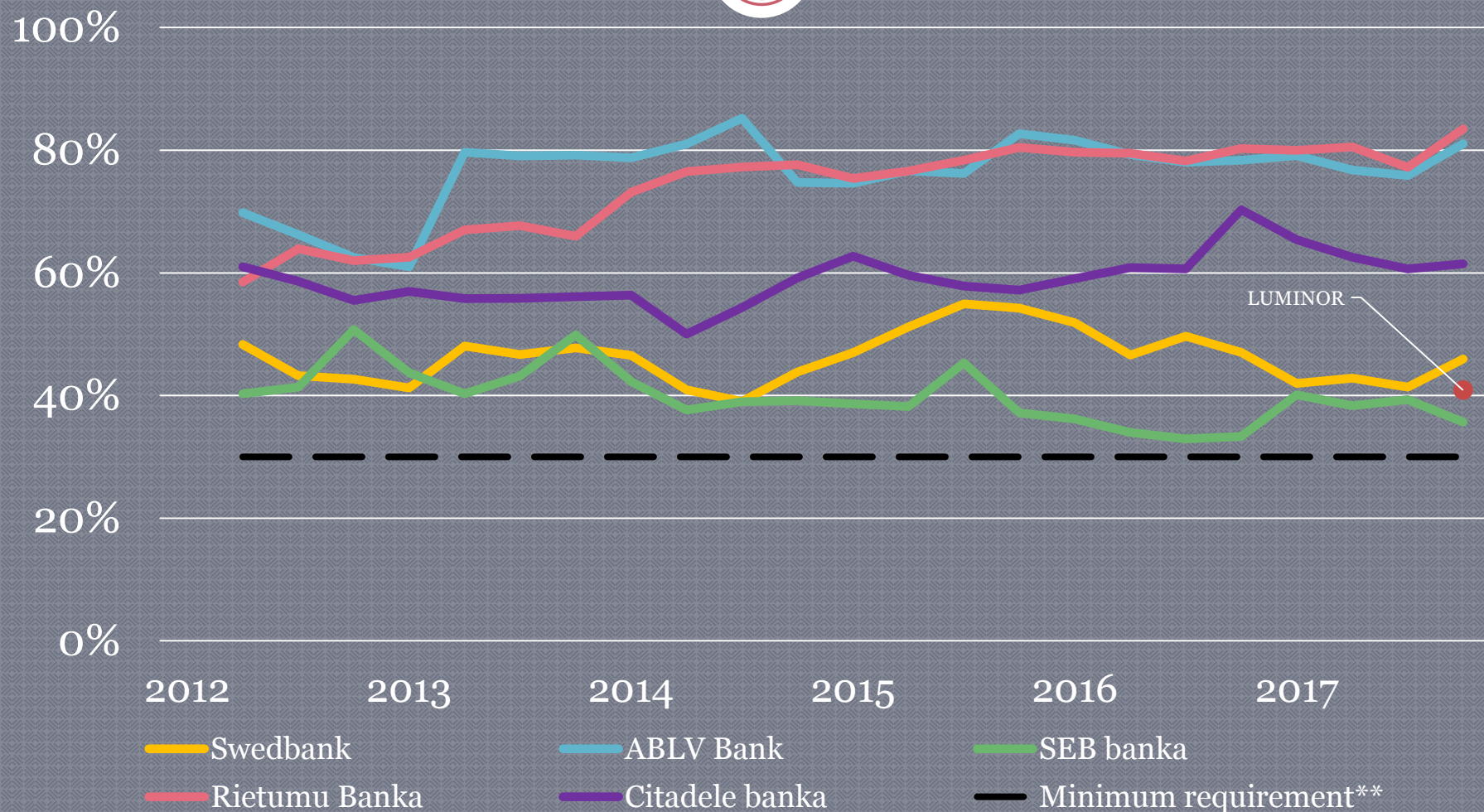
Liquidity ratio for the year 2017

82



Liquidity ratio 2012-2017 (1)

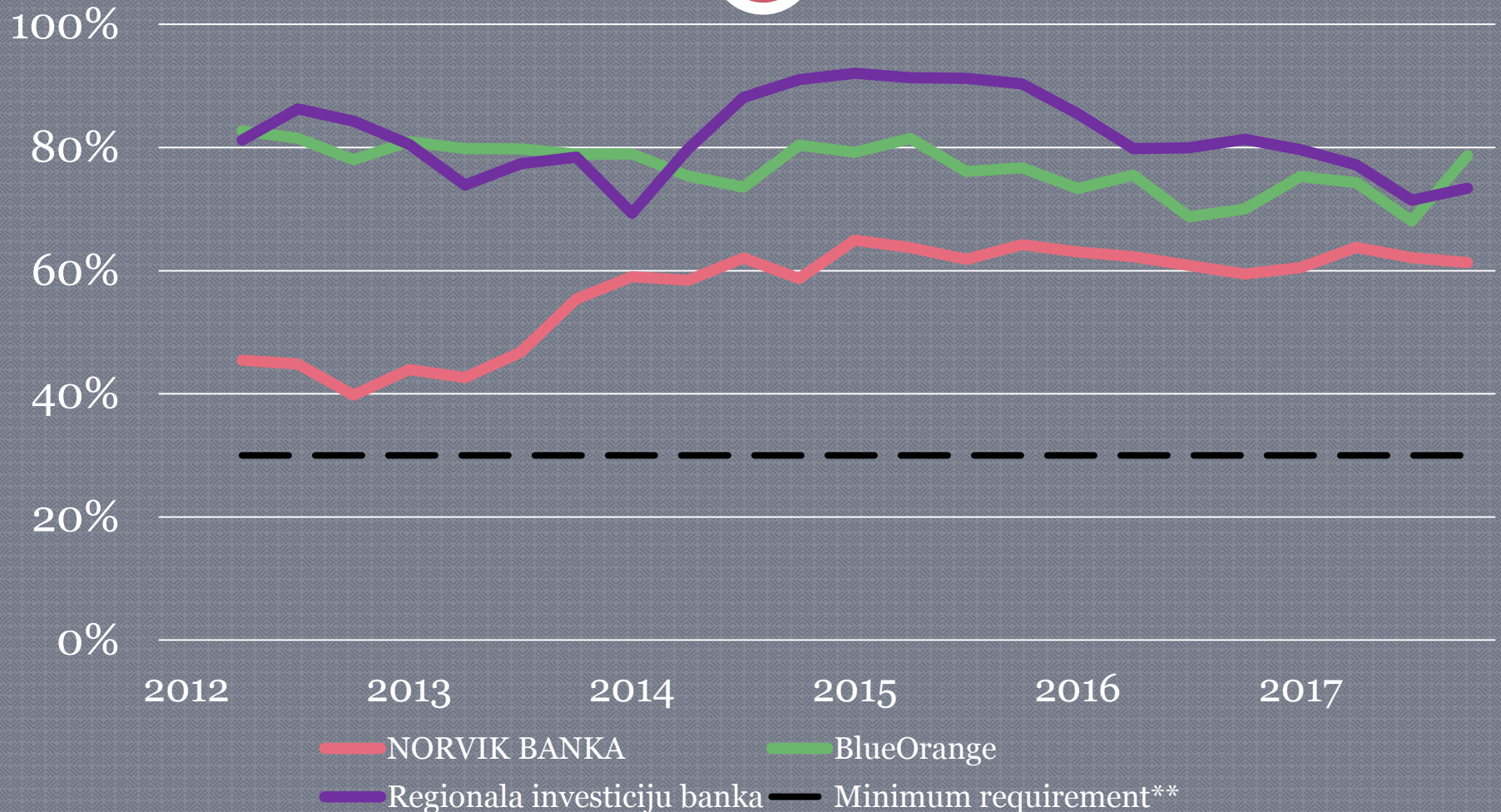
83



** several banks have higher requirement according to FCMC

Liquidity ratio 2012-2017 (2)

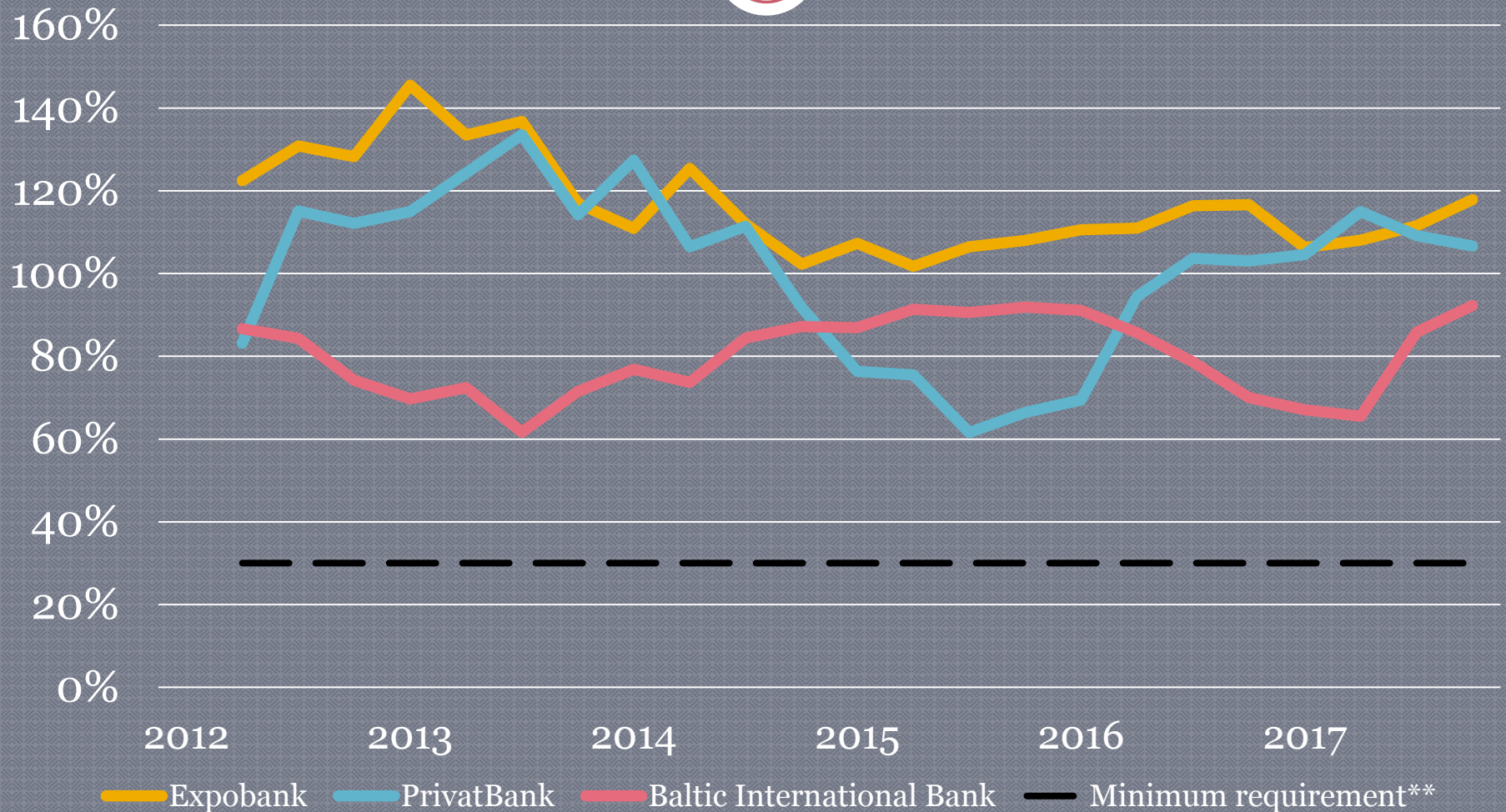
84



** several banks have higher requirement according to FCMC

Liquidity ratio 2012-2017 (3)

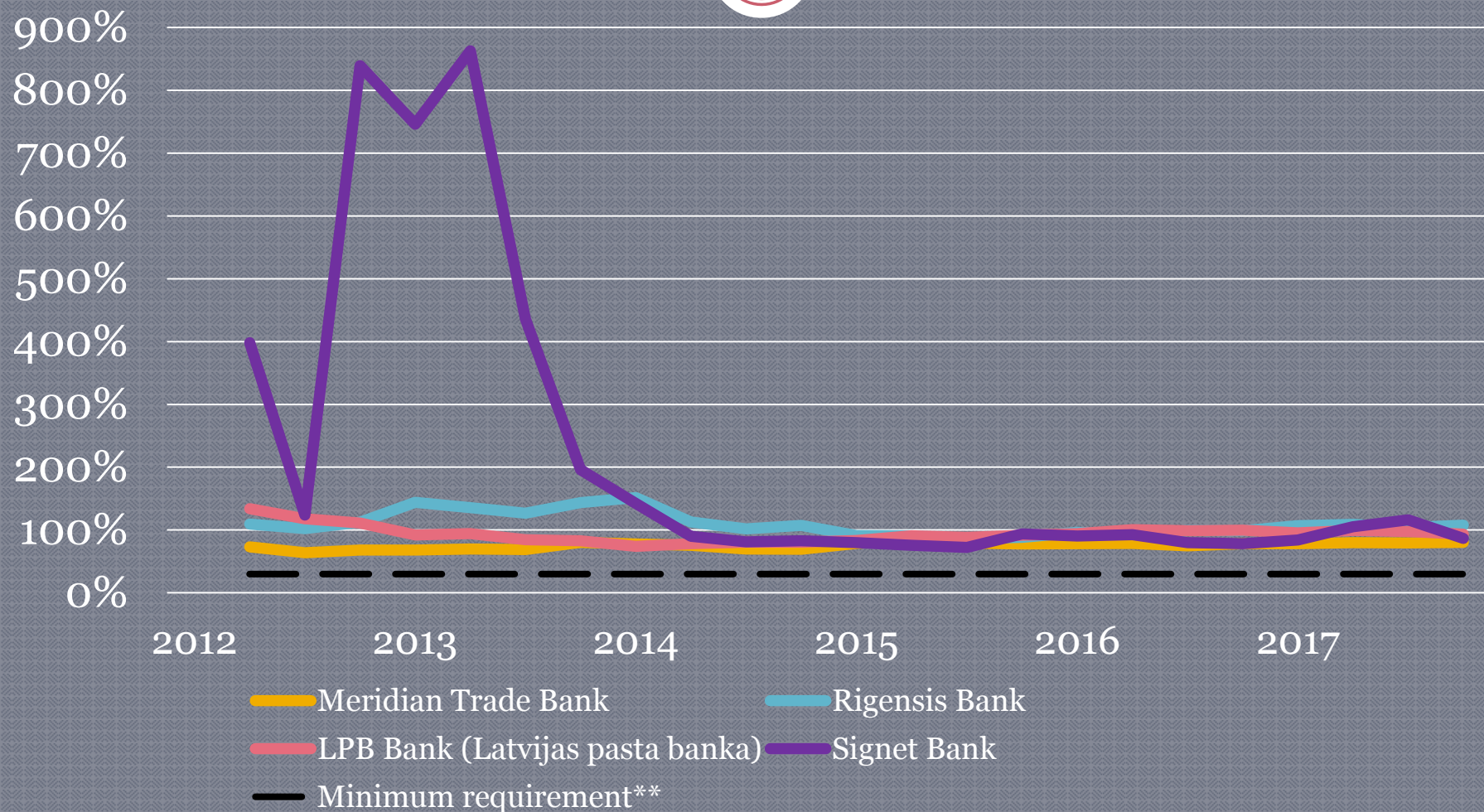
85



** several banks have higher requirement according to FCMC

Liquidity ratio 2012-2017 (4)

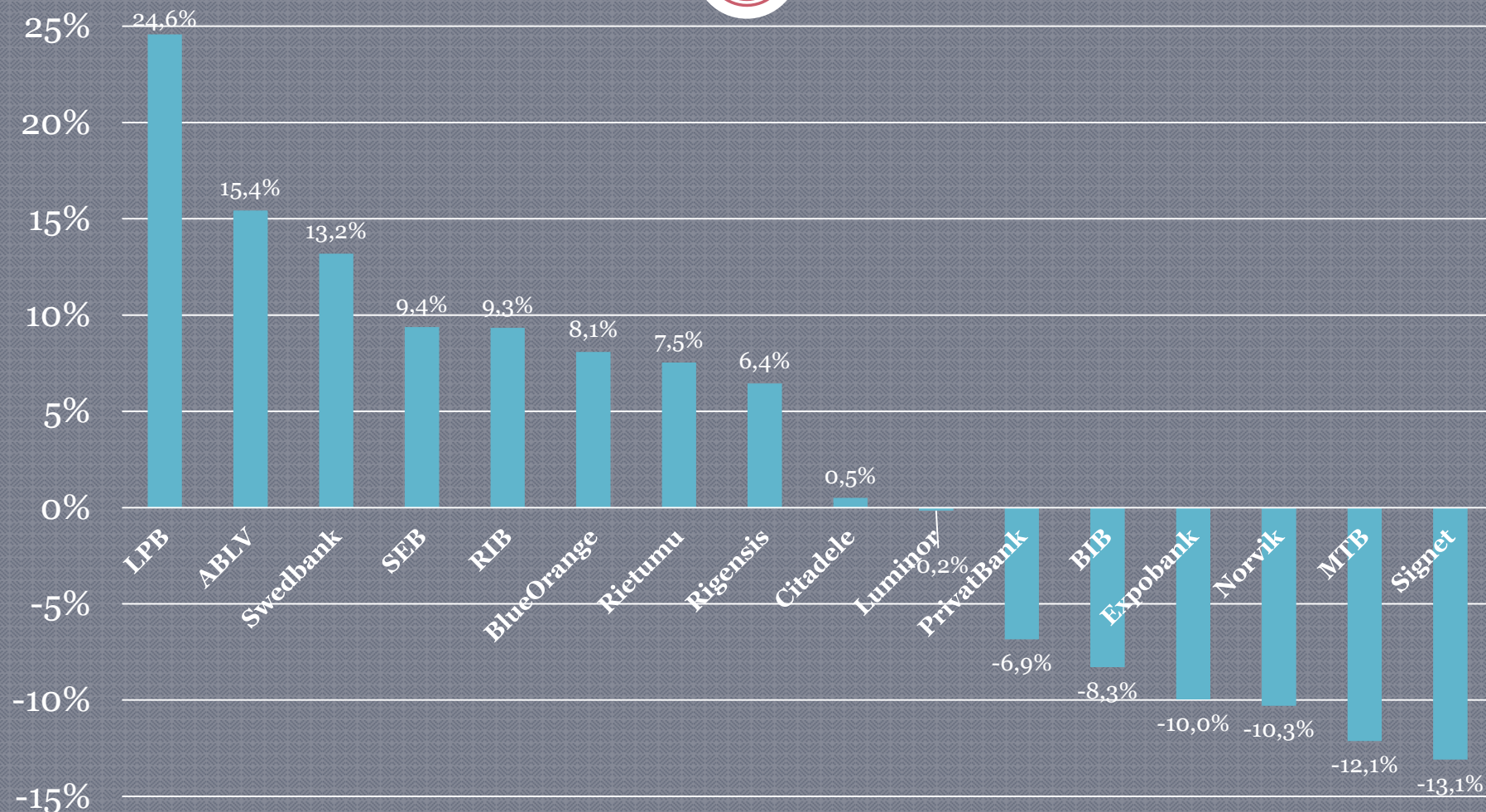
86



** several banks have higher requirement according to FCMC

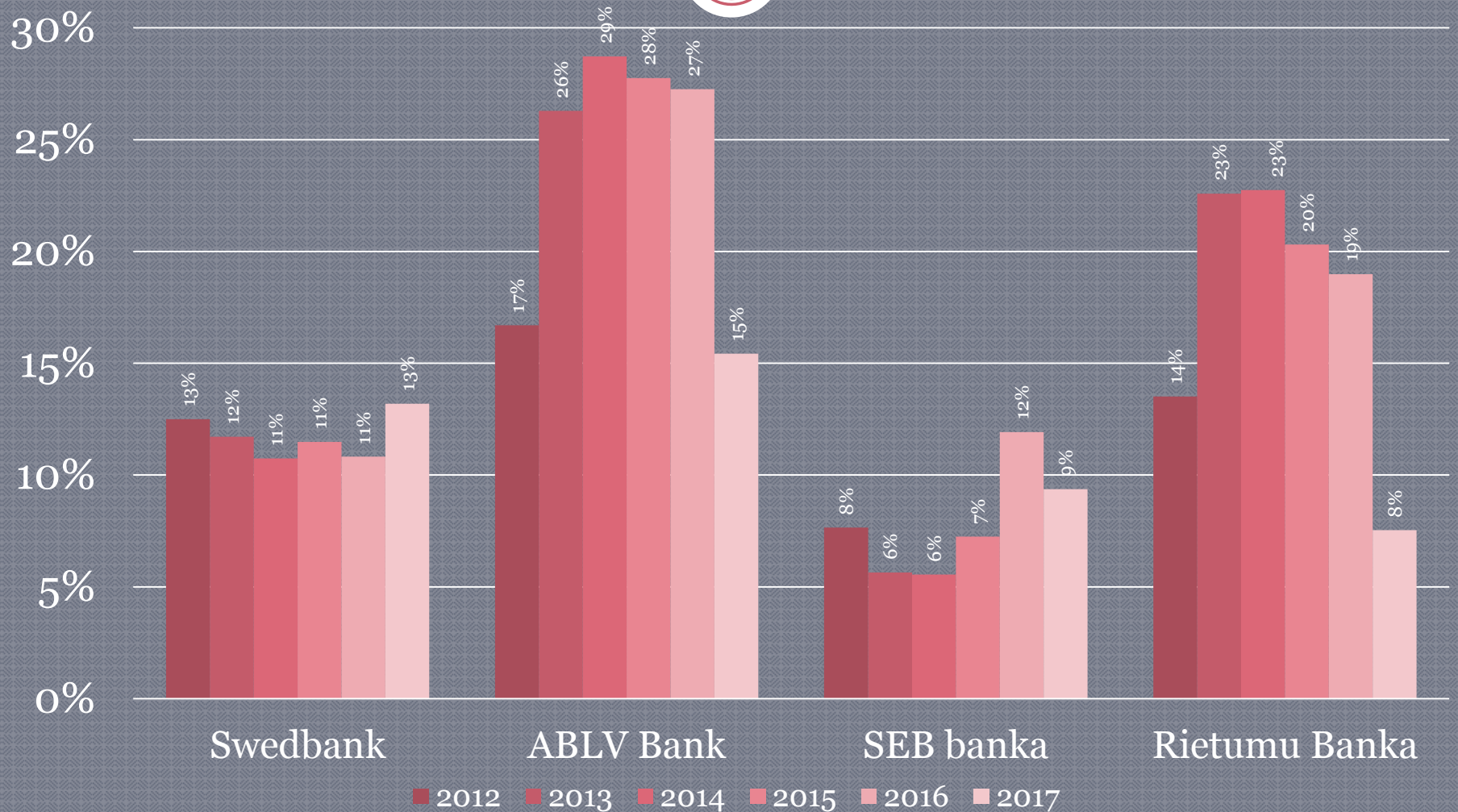
Return on equity for the year 2017

87



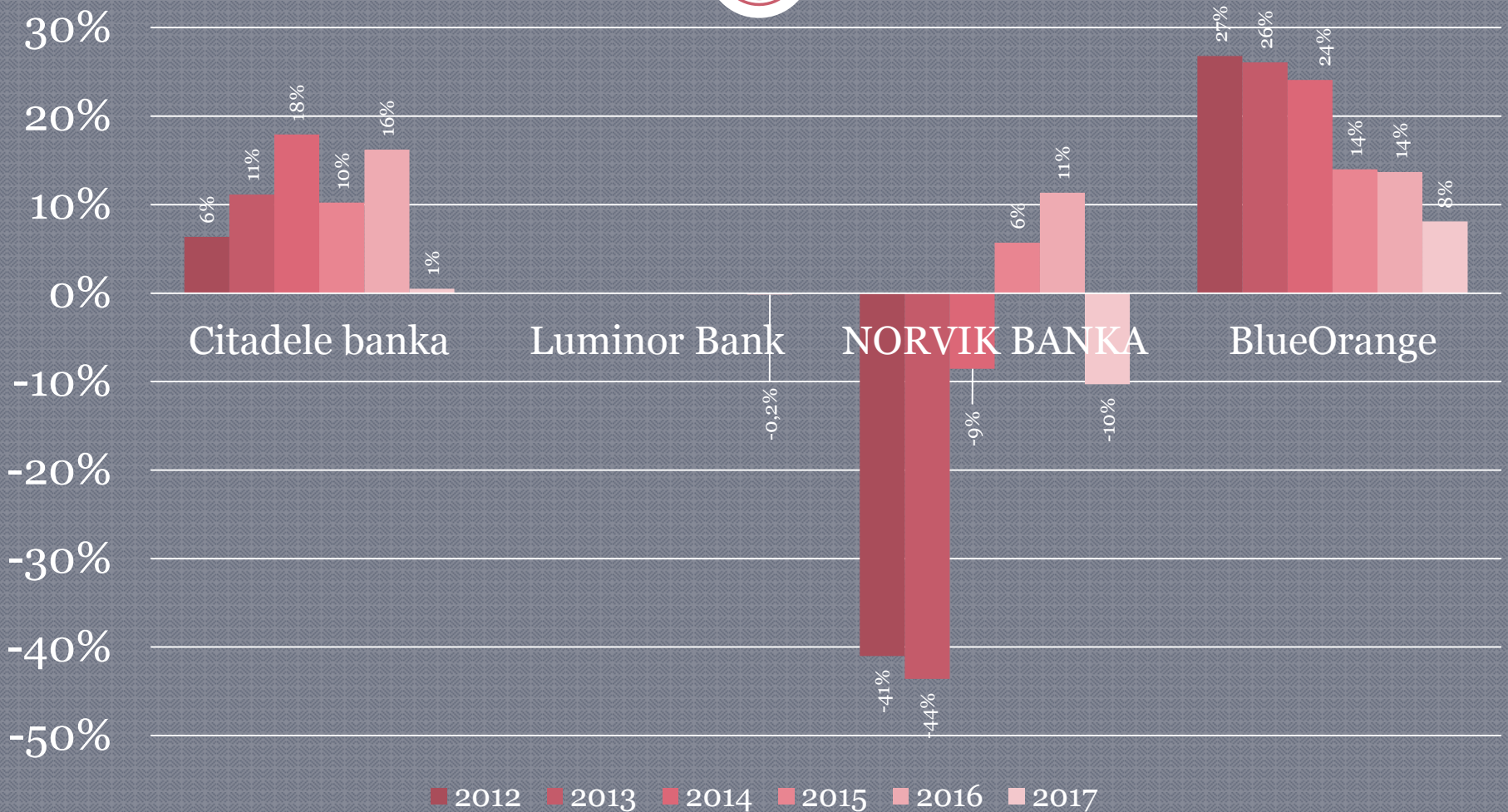
Return on equity 2012-2017 (1)

88



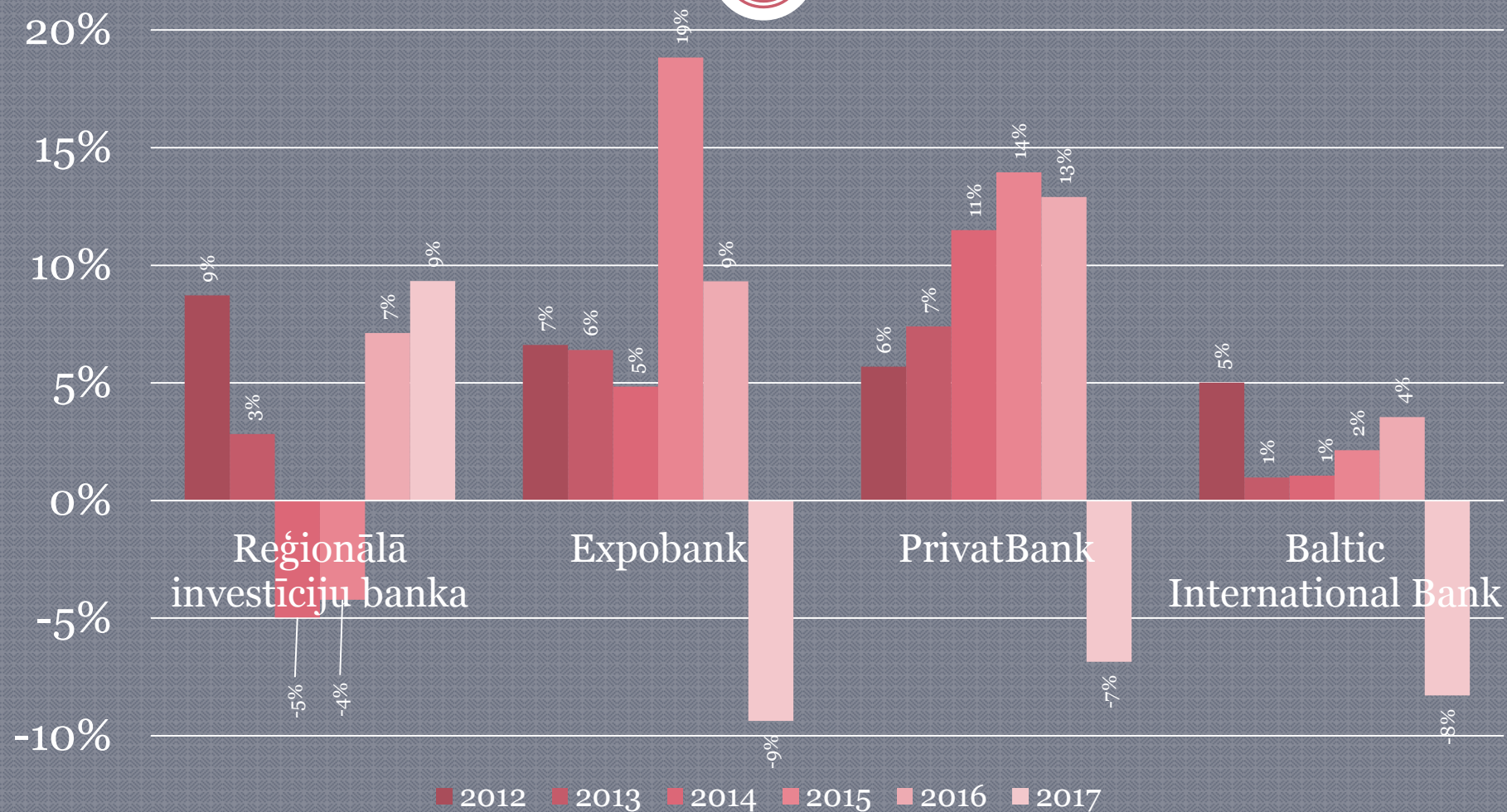
Return on equity 2012-2017 (2)

89



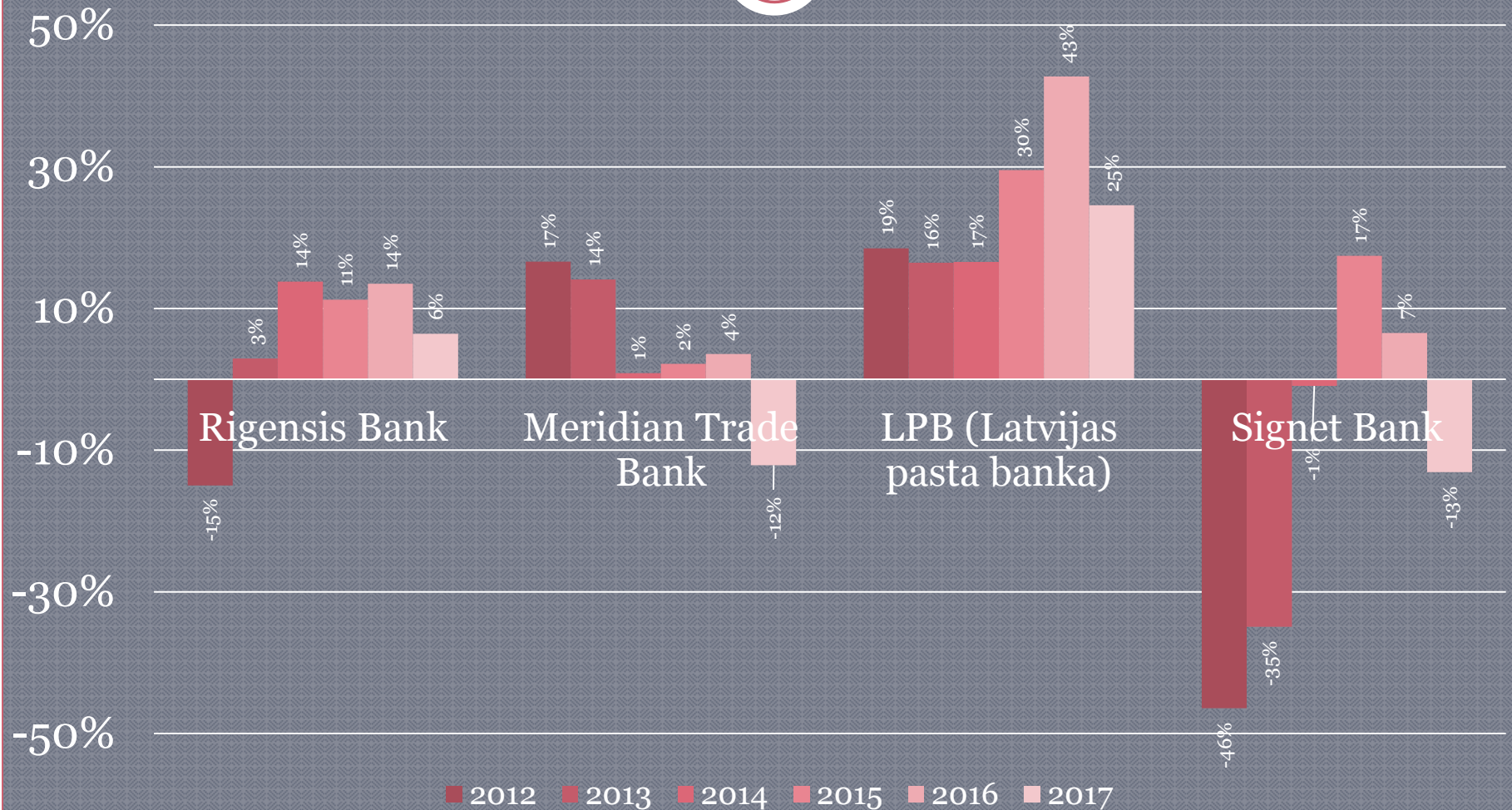
Return on equity 2012-2017 (3)

90



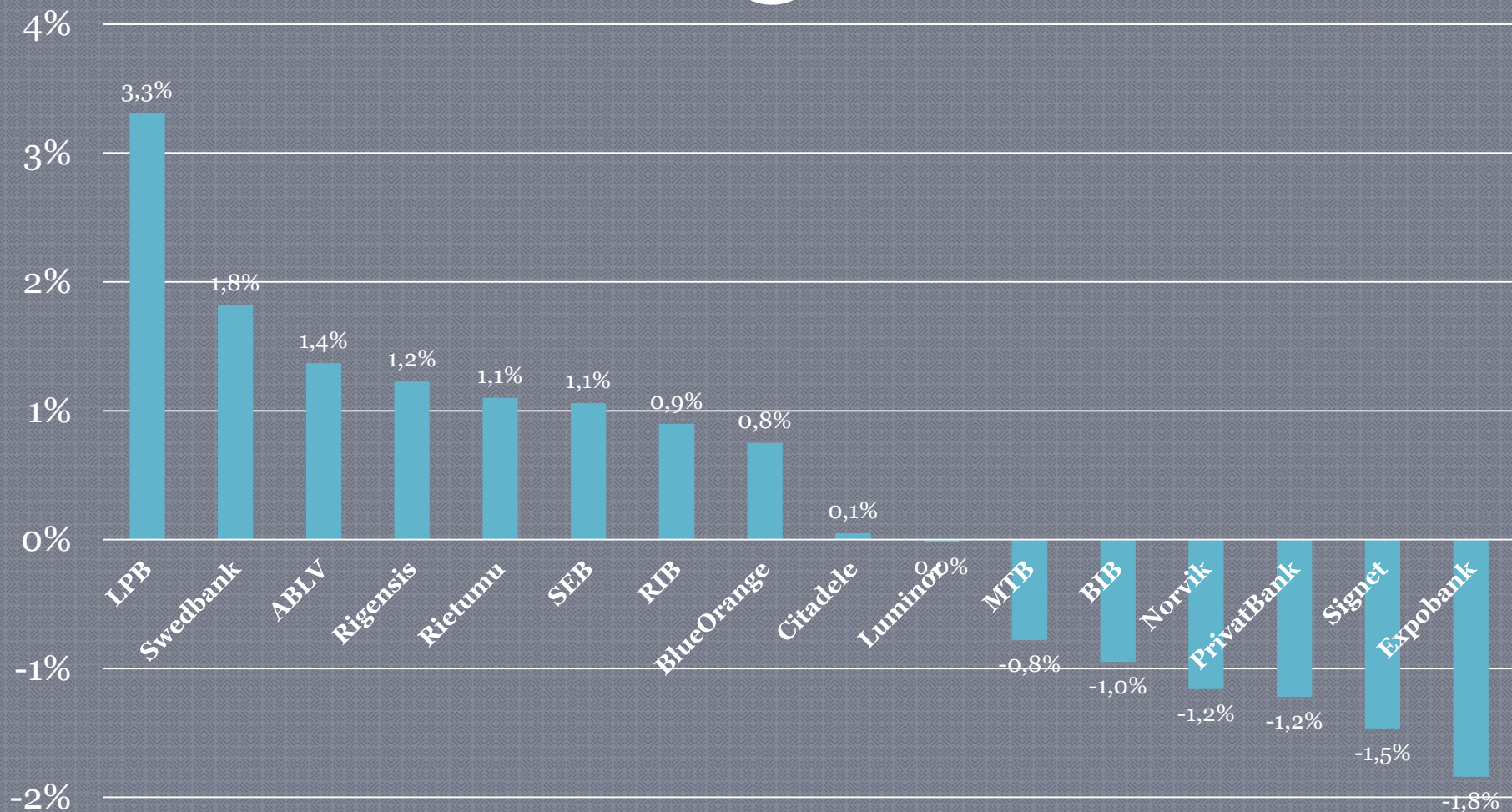
Return on equity 2012-2017 (4)

91



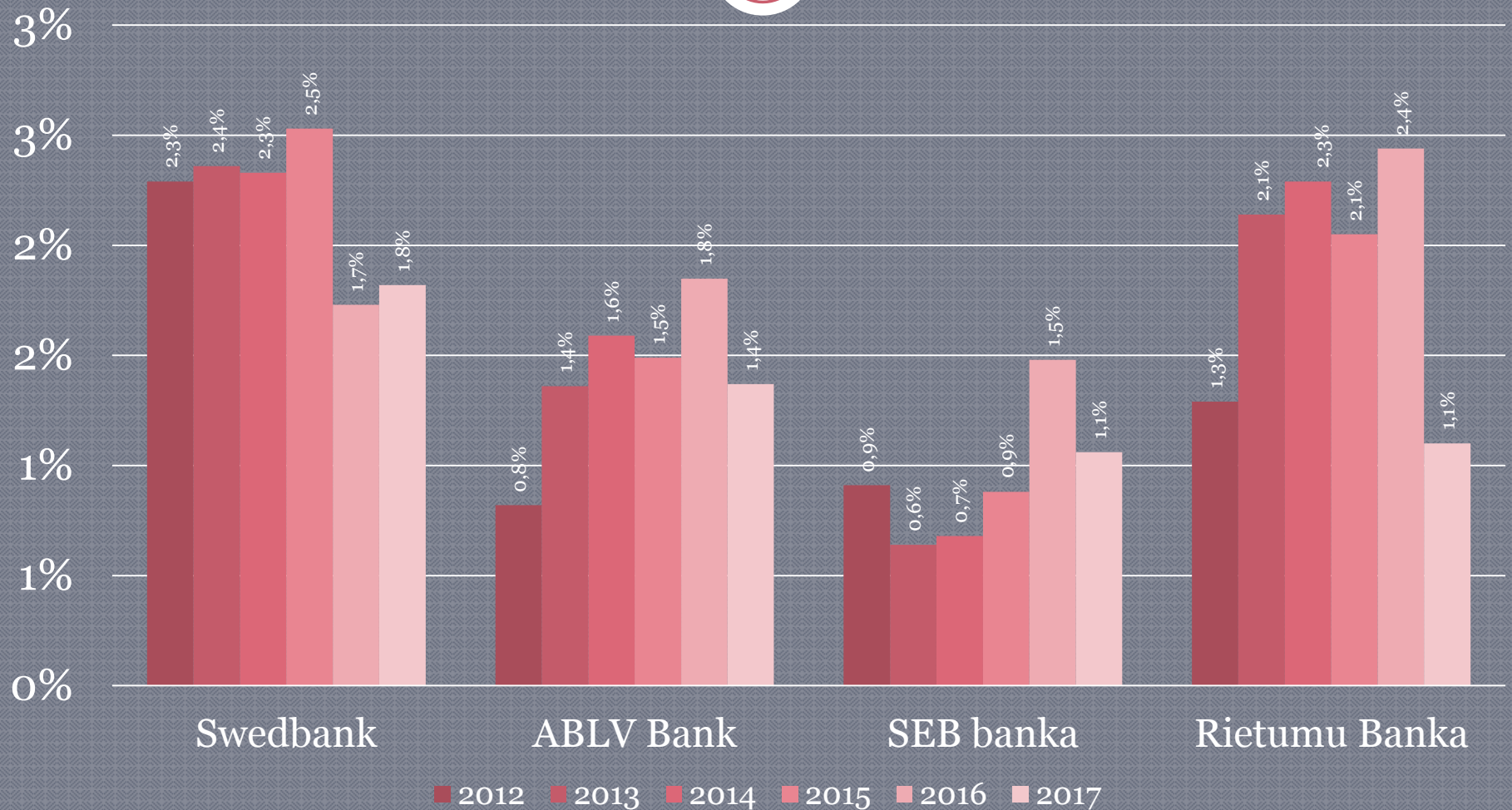
Return on assets for the year 2017

92



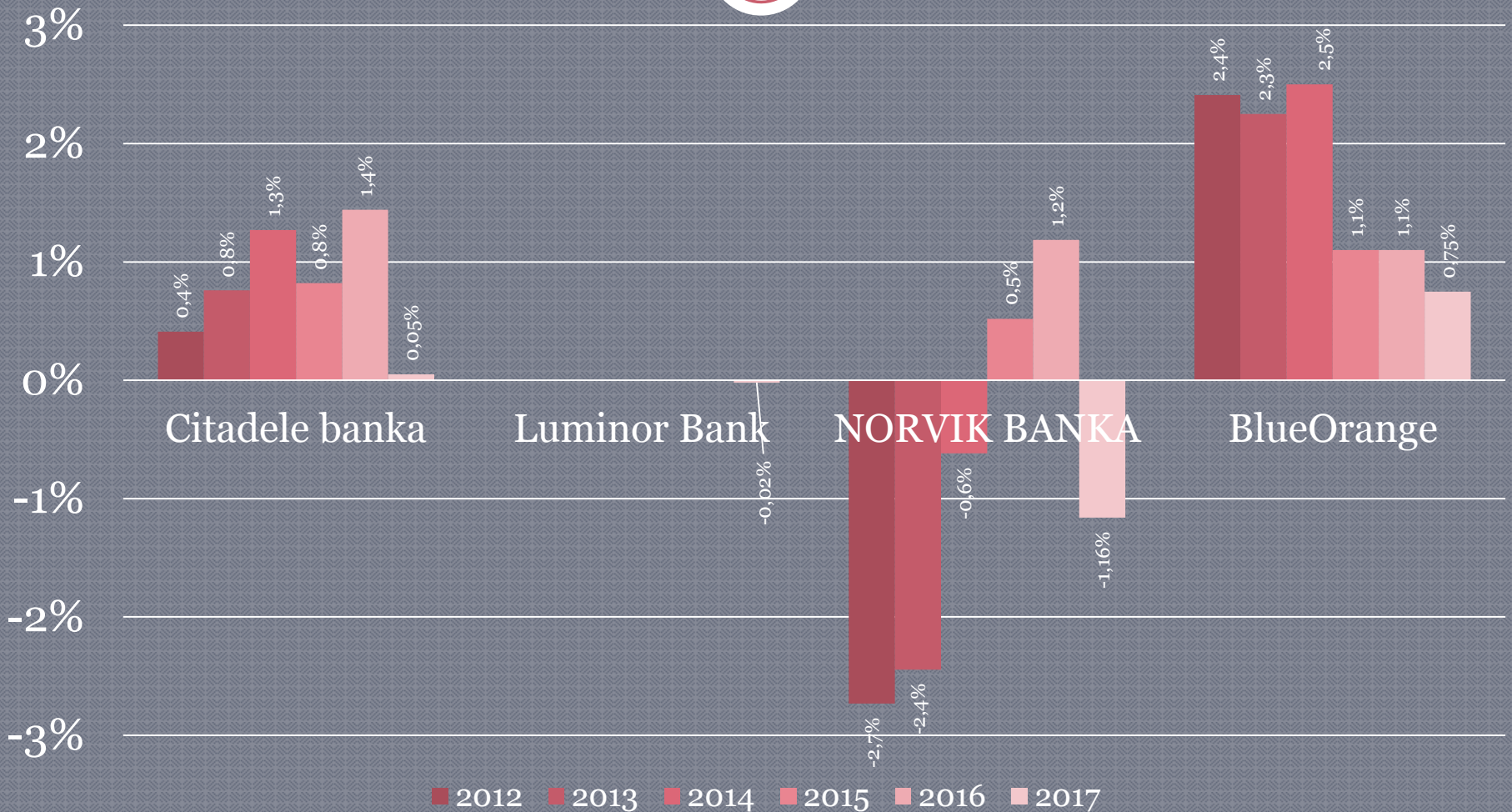
Return on assets 2012-2017 (1)

93



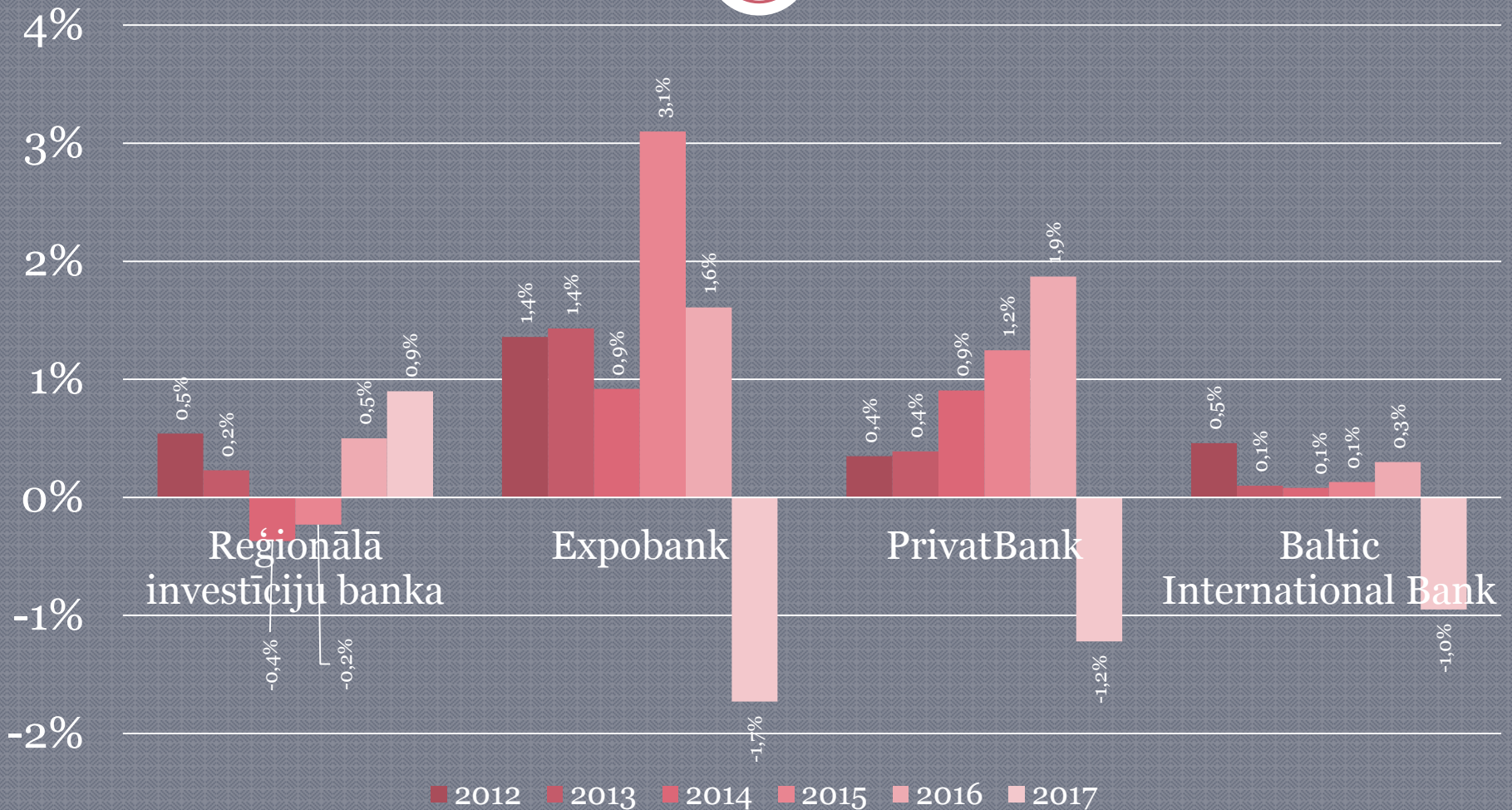
Return on assets 2012-2017 (2)

94



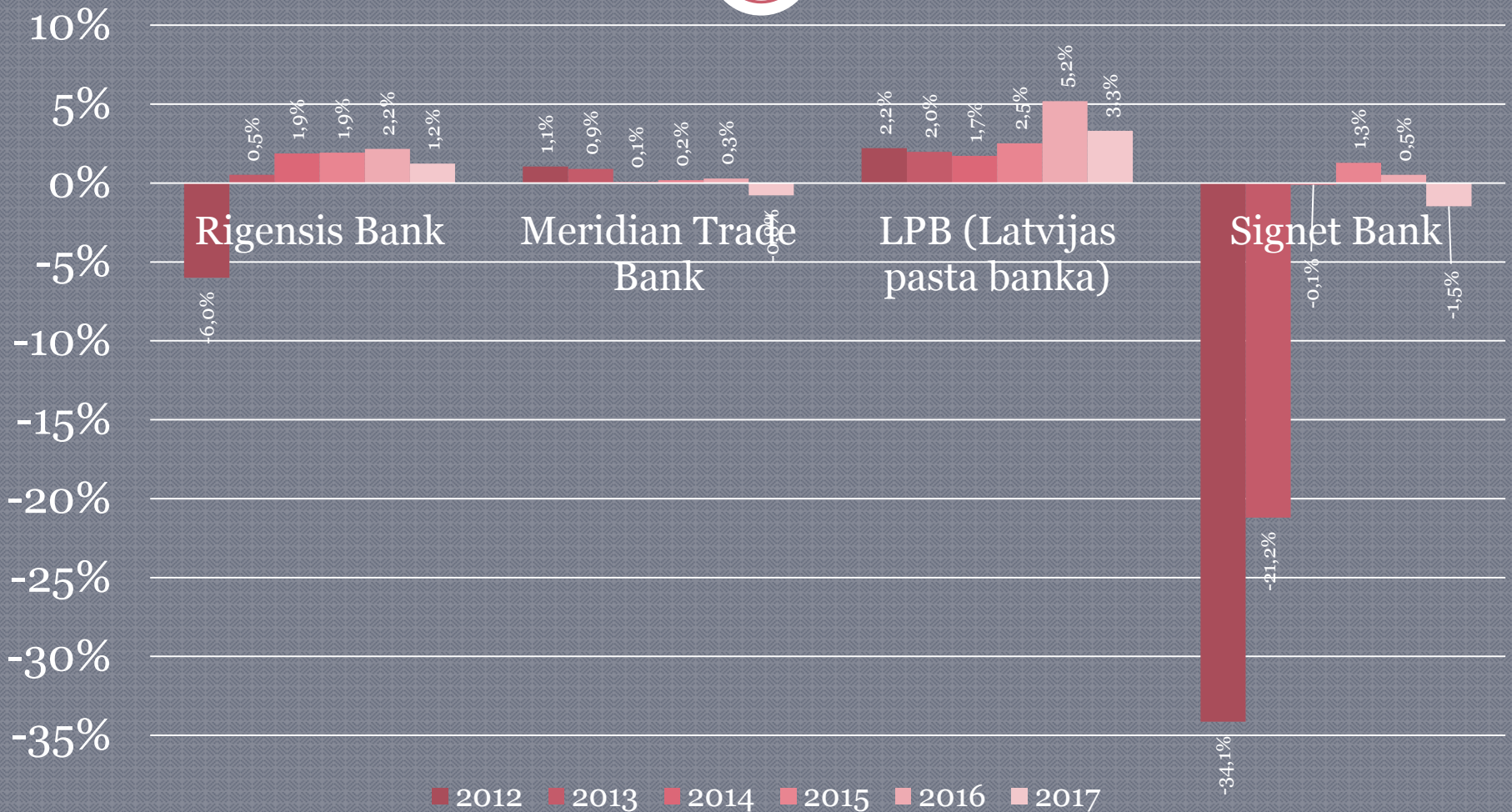
Return on assets 2012-2017 (3)

95



Return on assets 2012-2017 (4)

96



Methodology

97

- Data source: information from commercial banks, non-audited data;
- Capital of foreign branches is not separated and related ratios are not calculated;
- Profit of foreign branches is not reported;
- Data of Scania Finans Aktiebolag Latvia Branch and Svenska Handelsbanken AB Latvia Branch is not available.



Latvijas
Komercbanku
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THANK YOU FOR YOUR
ATTENTION!

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