

## BANKS' ASSETS AS OF SEPTEMBER 30, 2018, thousands EUR\*

No	Name	30.09.2018.	Changes comparing to					
			30.06.2018.		31.12.2017.		30.09.2017.	
				%		%		%
1	Swedbank	<b>5,583,490.8</b>	43,962.3	0.8	252,669.3	4.7	483,122.9	9.5
2	Luminor Bank	<b>4,590,930.2</b>	-12,812.0	-0.3	-353,166.3	-7.1		
3	SEB banka	<b>3,585,467.1</b>	226,615.6	6.7	-139,848.9	-3.8	-94,681.8	-2.6
4	Citadele banka	<b>2,346,066.1</b>	-67,546.9	-2.8	-327,943.7	-12.3	-232,677.1	-9.0
5	Rietumu Banka	<b>1,673,579.5</b>	-6,190.7	-0.4	-1,441,112.9	-46.3	-1,418,718.1	-45.9
6	OP Corporate Bank branch Latvia	<b>650,544.7</b>	40,428.9	6.6	277,767.0	74.5	354,745.7	119.9
7	PNB Banka (Norvik Banka)	<b>588,215.2</b>	-73,269.5	-11.1	-269,129.5	-31.4	-300,430.2	-33.8
8	BlueOrange Bank	<b>547,523.6</b>	-57,520.2	-9.5	-133,863.4	-19.6	-45,732.5	-7.7
9	Danske Bank Latvia branch	<b>424,319.6</b>	-72,896.0	-14.7	-166,767.3	-28.2	-84,737.5	-16.6
10	Regionala investiciju banka	<b>330,391.4</b>	-27,394.5	-7.7	-65,601.4	-16.6	-75,377.1	-18.6
11	Baltic International Bank	<b>286,492.2</b>	-3,927.8	-1.4	-34,417.1	-10.7	-12,302.9	-4.1
12	PrivatBank	<b>236,975.0</b>	-8,586.7	-3.5	-21,256.8	-8.2	-33,500.0	-12.4
13	LPB Bank	<b>227,471.4</b>	19,915.7	9.6	-8,144.6	-3.5	3,360.4	1.5
14	Meridian Trade Bank	<b>220,438.9</b>	-19,042.7	-8.0	-74,075.7	-25.2	-80,119.1	-26.7
15	Rigensis Bank	<b>206,985.3</b>	-80,392.7	-28.0	-82,278.0	-28.4	-78,574.2	-27.5
16	Signet Bank	<b>149,020.8</b>	-22,919.6	-13.3	-26,903.1	-15.3	-30,925.9	-17.2
17	BIGBANK Latvia branch	<b>109,616.1</b>	-74.6	-0.1	3,722.0	3.5	-6,031.8	-5.2
18	Expobank	<b>66,785.2</b>	-20,551.5	-23.5	-160,931.4	-70.7	-192,581.5	-74.3
	<b>Total banking industry</b>	<b>21,931,103.4</b>	<b>-2,545,191.6</b>	<b>-10.4</b>	<b>-6,466,289.3</b>	<b>-22.8</b>	<b>-5,569,567.1</b>	<b>-20.3</b>
19	Altum	<b>525,717.6</b>	6,289.2	1.2				

\* Assets' gross value reported; Scania Finans Aktiebolag Latvia branch, Svenska Handelsbanken AB Latvia branch, and Skandinaviska Enskilda Banken Riga branch data not available; Altum data available from 30.06.2018

**BANKS' CAPITAL AND RESERVES AS OF SEPTEMBER 30, 2018, thousands EUR**

No	Name	30.09.2018.	Changes comparing to	
			31.12.2017.	%
1	Swedbank	779,003.4	30,155.6	4.0
2	Luminor Bank	541,691.4	15,677.9	3.0
3	Rietumu Banka	468,108.4	6,077.0	1.3
4	SEB banka	358,757.9	-33,086.2	-8.4
5	Citadele banka	251,120.9	10,267.3	4.3
6	BlueOrange Bank	68,257.1	6,770.3	11.0
7	Rigensis Bank	62,508.0	-74.1	-0.1
8	PNB Banka (Norvik Banka)	55,628.4	-26,951.5	-32.6
9	PrivatBank	41,135.0	-7,866.8	-16.1
10	Expobank	37,528.8	661.1	1.8
11	Regionala investiciju banka	36,249.5	-4,417.2	-10.9
12	LPB Bank	30,529.9	2,261.4	8.0
13	Baltic International Bank	22,772.9	-6,918.8	-23.3
14	Signet Bank	16,246.7	-122.4	-0.7
15	Meridian Trade Bank	13,000.8	-2,388.6	-15.5
16	BIGBANK Latvia branch	*		
17	Danske Bank Latvia branch	*		
18	OP Corporate Bank branch Latvia	*		
	<b>Total banking industry</b>	<b>2,798,927.0</b>	<b>-362,465.8</b>	<b>-11.5</b>
19	Altum	219,823.1		

\* Capital of foreign branches is not separated; Altum data available from 30.06.2018

## BANKS' PROFIT/LOSS AS OF SEPTEMBER 30, 2018, thousands EUR

No	Name	30.09.2018	Changes comparing to	
			30.09.2017.	%
1	Swedbank	85,062.4	15,985.8	23.1
2	Luminor Bank	38,751.8		
3	SEB banka	33,746.9	3,082.9	10.1
4	Rietumu Banka	29,710.6	8,329.0	39.0
5	Citadele banka	16,380.3	21,947.2	-394.2
6	BlueOrange Bank	9,603.4	4,106.1	74.7
7	BIGBANK Latvia branch	6,300.3	534.7	9.3
8	LPB Bank	5,300.7	-448.6	-7.8
9	Meridian Trade Bank	3,483.3	2,424.8	229.1
10	Regionāla investīciju banka	2,749.7	-2,701.9	-49.6
11	Rīgensis Bank	2,054.3	-568.5	-21.7
12	Expobank	917.3	5,409.0	-120.4
13	Signet Bank	748.2	416.9	125.8
14	PNB Banka (Norvik Banka)	377.9	-2,874.7	-88.4
15	Baltic International Bank	-2,350.3	-1,779.1	311.5
16	PrivatBank	-3,198.6	-929.7	41.0
17	Danske Bank Latvia branch	-		
18	OP Corporate Bank branch Latvia	-		
	<b>Total banking industry</b>	<b>232,077.6</b>	<b>12,228.0</b>	<b>5.6</b>
19	Altum	2,378.6		

\* Scania Finans Aktiebolag Latvia Branch and Svenska Handelsbanken AB Latvia Branch data not available; Altum data available from 30.06.2018

## BANK DEPOSITS AS OF SEPTEMBER 30, 2018, thousands EUR

No	Name	30.09.2018.	Changes comparing to					
			30.06.2018.		31.12.2017.		30.09.2017.	
				%		%		%
1	Swedbank	<b>4,609,065.8</b>	5,339.6	0.1	196,844.9	4.5	367,723.4	8.7
2	Luminor Bank	<b>2,693,051.6</b>	-18,791.3	-0.7	-249,746.6	-8.5		
3	SEB banka	<b>2,537,103.8</b>	95,399.7	3.9	156,080.9	6.6	224,714.9	9.7
4	Citadele banka	<b>1,868,596.8</b>	-69,891.5	-3.6	-263,531.5	-12.4	-206,197.9	-9.9
5	Rietumu Banka	<b>1,041,332.1</b>	-13,985.6	-1.3	-1,275,946.0	-55.1	-1,166,551.1	-52.8
6	PNB Banka (Norvik Banka)	<b>438,205.2</b>	-69,523.5	-13.7	-231,316.1	-34.5	-245,997.6	-36.0
7	BlueOrange Bank	<b>432,614.2</b>	-55,207.0	-11.3	-128,774.7	-22.9	-46,996.1	-9.8
8	OP Corporate Bank branch Latvia	<b>398,024.2</b>	22,264.1	5.9	213,891.0	116.2	261,579.9	191.7
9	Regionāla investīciju banka	<b>249,050.3</b>	-29,689.3	-10.7	-59,971.6	-19.4	-68,950.6	-21.7
10	Baltic International Bank	<b>228,163.7</b>	-3,671.7	-1.6	-24,432.8	-9.7	5,356.3	2.4
11	Meridian Trade Bank	<b>179,801.6</b>	-17,870.2	-9.0	-74,763.6	-29.4	-78,223.8	-30.3
12	LPB Bank	<b>173,217.0</b>	14,425.7	9.1	-21,057.1	-10.8	-5,979.4	-3.3
13	PrivatBank	<b>154,937.5</b>	-5,497.9	-3.4	-13,635.3	-8.1	-18,986.4	-10.9
14	Rigensis Bank	<b>137,038.8</b>	-86,023.5	-38.6	-87,178.8	-38.9	-70,142.4	-33.9
15	Signet Bank	<b>124,194.9</b>	-5,452.6	-4.2	-29,478.6	-19.2	-15,915.2	-11.4
16	Danske Bank Latvia branch	<b>77,626.4</b>	-231,881.2	-74.9	-107,291.2	-58.0	-276,281.4	-78.1
17	Expobank	<b>26,877.8</b>	-4,970.8	-15.6	-125,488.2	-82.4	-185,862.3	-87.4
18	BIGBANK Latvia branch	<b>21,974.2</b>	227.0	1.0	387.0	1.8	1,377.3	6.7
	<b>Total banking industry</b>	<b>15,461,207.5</b>	<b>-2,079,673.3</b>	<b>-11.9</b>	<b>-4,805,336.8</b>	<b>-23.7</b>	<b>-4,355,032.2</b>	<b>-22.0</b>
19	Altum	<b>0.0</b>	0.0	0.0				

**Bank Deposits breakdown by Term and Customer Type as of September 30, 2018, thousands EUR**

No	Name	Deposits	Deposits by term		Deposits by customer type	
			Short-term	Long-term	Individuals	Companies*
1	Swedbank	<b>4,609,065.8</b>	4,099,201.7	509,864.2	2,782,953.7	1,688,575.0
2	Luminor Bank	<b>2,693,051.6</b>	2,204,469.7	488,581.9	1,150,577.2	1,290,142.2
3	SEB banka	<b>2,537,103.8</b>	2,050,556.2	486,547.6	1,440,582.3	868,679.7
4	Citadele banka	<b>1,868,596.8</b>	1,557,071.1	311,525.7	1,067,396.0	750,254.5
5	Rietumu Banka	<b>1,041,332.1</b>	689,653.7	351,678.4	579,720.9	461,542.3
6	PNB Banka (Norvik Banka)	<b>438,205.2</b>	235,465.6	202,739.5	256,486.6	181,368.6
7	BlueOrange Bank	<b>432,614.2</b>	201,977.0	230,637.2	251,982.8	180,631.4
8	OP Corporate Bank branch Latvia	<b>398,024.2</b>	398,002.1	22.1	0.0	33,005.5
9	Regionāla investīciju banka	<b>249,050.3</b>	204,959.9	44,090.4	38,551.1	210,497.9
10	Baltic International Bank	<b>228,163.7</b>	171,221.6	56,942.1	99,654.7	128,509.1
11	Meridian Trade Bank	<b>179,801.6</b>	130,286.6	49,515.0	109,066.9	66,566.6
12	LPB Bank	<b>173,217.0</b>	139,785.3	33,431.7	57,517.7	115,699.4
13	PrivatBank	<b>154,937.5</b>	60,972.0	93,965.5	116,949.8	37,582.1
14	Rigensis Bank	<b>137,038.8</b>	120,904.8	16,134.0	21,902.7	115,136.1
15	Signet Bank	<b>124,194.9</b>	90,490.4	33,704.4	61,537.2	62,657.6
16	Danske Bank Latvia branch	<b>77,626.4</b>	76,440.3	1,186.0	2,560.9	75,065.5
17	Expobank	<b>26,877.8</b>	26,433.6	444.2	6,354.3	20,523.5
18	BIGBANK Latvia branch	<b>21,974.2</b>	0.0	21,974.2	21,474.9	499.4
	<b>Total banking industry</b>	<b>15,461,207.5</b>	<b>12,473,631.6</b>	<b>2,987,575.8</b>	<b>8,067,112.4</b>	<b>6,355,405.8</b>
19	Altum	<b>0.0</b>	0.0	0.0	0.0	0.0

Scania Finans Aktiebolag Latvia Branch and Svenska Handelsbanken AB Latvia Branch data not available; Altum data available from 30.06.2018

\* Deposits to companies include those from financial intermediaries, insurance companies, sovereign non-MFI organizations, private non-MFI organizations, associations

## BANKS' ISSUED LOANS AS OF SEPTEMBER 30, 2018, thousands EUR\*

No	Name	30.09.2018.	Changes comparing to					
			30.06.2018.		31.12.2017.		30.09.2017.	
				%		%		%
1	Luminor Bank	3,554,083.0	32,083.4	0.9	8,285.6	0.2		
2	Swedbank	3,299,041.9	27,156.4	0.8	67,818.0	2.1	-17,793.7	-0.5
3	SEB banka	2,833,505.7	68,059.9	2.5	155,191.7	5.8	228,039.5	8.8
4	Citadele banka	1,229,508.5	8,048.4	0.7	26,595.9	2.2	5,123.0	0.4
5	Rietumu Banka	806,366.9	-17,605.1	-2.1	-225,523.8	-21.9	-399,433.2	-33.1
6	OP Corporate Bank branch Latvia	342,967.3	61,158.9	21.7	110,496.2	47.5	140,251.2	69.2
7	Danske Bank Latvia branch	333,140.4	-32,518.0	-8.9	-33,045.5	-9.0	-25,609.7	-7.1
8	PNB Banka (Norvik Banka)	212,540.7	-7,398.2	-3.4	-33,911.6	-13.8	-37,491.1	-15.0
9	BlueOrange Bank	197,872.9	16,849.4	9.3	32,818.7	19.9	53,865.8	37.4
10	Regionala investiciju banka	117,698.6	7,552.7	6.9	-7,422.3	-5.9	-18,267.0	-13.4
11	Meridian Trade Bank	112,436.0	-2,623.2	-2.3	-6,018.7	-5.1	-11,136.2	-9.0
12	BIGBANK Latvia branch	102,413.0	2,115.3	2.1	5,340.6	5.5	-3,490.5	-3.3
13	PrivatBank	85,440.0	-2,546.3	-2.9	-6,187.0	-6.8	-9,795.5	-10.3
14	Baltic International Bank	72,946.1	-6,357.4	-8.0	-14,581.5	-16.7	-19,751.3	-21.3
15	LPB Bank	50,445.4	4,022.3	8.7	3,824.7	8.2	2,560.8	5.3
16	Signet Bank	45,328.4	-491.9	-1.1	-597.1	-1.3	193.8	0.4
17	Rigensis Bank	42,156.0	452.6	1.1	2,736.3	6.9	-4,559.1	-9.8
18	Expobank	179.2	0.3	0.2	3.2	1.8	-2,403.3	-93.1
	<b>Total banking industry</b>	<b>13,529,672.8</b>	<b>-664,789.5</b>	<b>-4.7</b>	<b>-910,772.1</b>	<b>-6.3</b>	<b>-1,016,646.6</b>	<b>-7.0</b>
19	Altum	213,675.1	4,520.2	2.2				

## Loans breakdown by customer type as of September 30, 2018, thousands EUR

No	Name	Loans	Loans breakdown by customer type		
			individuals	incl. housing loans for individuals	companies
1	Luminor Bank	3,554,083.0	1,714,769.3	1,550,469.4	1,834,923.4
2	Swedbank	3,299,041.9	1,720,851.7	1,490,857.8	1,544,711.6
3	SEB banka	2,833,505.7	957,708.2	777,144.4	1,857,867.8
4	Citadele banka	1,229,508.5	485,134.1	214,481.8	744,373.5
5	Rietumu Banka	806,366.9	133,187.0	3,983.0	673,180.0
6	OP Corporate Bank branch Latvia	342,967.3	0.0	0.0	316,804.7
7	Danske Bank Latvia branch	333,140.4	6,572.3	4,683.9	326,568.1
8	PNB Banka (Norvik Banka)	212,540.7	14,998.7	2,548.3	197,542.0
9	BlueOrange Bank	197,872.9	16,187.2	5,978.8	181,685.7
10	Regionala investiciju banka	117,698.6	8,752.8	50.2	108,945.8
11	Meridian Trade Bank	112,436.0	11,354.2	5,003.2	101,081.8
12	BIGBANK Latvia branch	102,413.0	102,413.0	0.0	0.0
13	PrivatBank	85,440.0	24,893.1	9,122.4	60,546.9
14	Baltic International Bank	72,946.1	21,046.5	1,186.3	51,899.6
15	LPB Bank	50,445.4	8,519.5	2,755.9	41,925.9
16	Signet Bank	45,328.4	13,238.0	0.0	32,090.4
17	Rigensis Bank	42,156.0	827.5	427.9	41,324.2
18	Expobank	179.2	4.2	0.0	175.1
	<b>Total banking industry</b>	<b>13,529,672.8</b>	<b>5,240,597.8</b>	<b>4,068,161.2</b>	<b>8,207,112.8</b>
19	Altum	213,675.1	25,433.2	8,180.5	187,303.9

Scania Finans Aktiebolag Latvia Branch and Svenska Handelsbanken AB Latvia Branch data not available; Altum data available from 30.06.2018

\* Loans to companies include those issued to financial intermediaries, insurance companies, sovereign non-MFI organizations, private non-MFI organizations, associations