

BANKS' ASSETS AS OF DECEMBER 31, 2018, thousands EUR*

No	Name	31.12.2018.	Changes comparing to					
			30.09.2018.		30.06.2018.		31.12.2017.	
				%		%		%
1	Swedbank	5,899,837.9	316,347.2	5.7	360,309.5	6.5	569,016.4	10.7
2	Luminor Bank	4,832,387.7	241,457.6	5.3	228,645.6	5.0	-111,708.8	-2.3
3	SEB banka	3,743,867.9	158,400.9	4.4	385,016.5	11.5	18,551.9	0.5
4	Citadele banka	2,395,592.4	49,526.3	2.1	-18,020.6	-0.7	-278,417.4	-10.4
5	OP Corporate Bank branch Latvia	681,778.9	31,234.2	4.8	71,663.1	11.7	309,001.2	82.9
6	PNB Banka	619,588.1	31,372.9	5.3	-41,896.6	-6.3	-237,756.6	-27.7
7	BlueOrange Bank	516,656.2	-30,867.4	-5.6	-88,387.7	-14.6	-164,730.8	-24.2
8	Rigensis Bank	455,744.3	248,758.9	120.2	168,366.2	58.6	166,481.0	57.6
9	Danske Bank Latvia branch	380,210.6	-44,109.0	-10.4	-117,005.0	-23.5	-210,876.3	-35.7
10	Regionala investiciju banka	305,307.9	-25,083.6	-7.6	-52,478.1	-14.7	-90,684.9	-22.9
11	Baltic International Bank	301,701.3	15,209.1	5.3	11,281.4	3.9	-19,208.0	-6.0
12	PrivatBank	233,201.8	-3,773.3	-1.6	-12,360.0	-5.0	-25,030.0	-9.7
13	Meridian Trade Bank	211,809.3	-8,629.5	-3.9	-27,672.3	-11.6	-82,705.3	-28.1
14	LPB Bank	198,100.2	-29,371.2	-12.9	-9,455.5	-4.6	-37,515.8	-15.9
15	Signet Bank	143,126.8	-5,894.0	-4.0	-28,813.6	-16.8	-32,797.1	-18.6
16	Expobank	82,234.1	15,448.9	23.1	-5,102.6	-5.8	-145,482.5	-63.9
	Total banking industry	22,870,665.6	939,562.2	4.3	-1,605,629.3	-6.6	-5,526,727.1	-19.5
17	Altum	541,688.0	15,970.4	3.0	22,259.6	4.3		

* Assets' gross value reported; Data of the members of Latvia Finance Association.; Altum data available from 30.06.2018

BANKS' CAPITAL AND RESERVES AS OF DECEMBER 31, 2018, thousands EUR

No	Name	31.12.2018.	Changes comparing to	
			31.12.2017.	%
1	Swedbank	805,192.1	56,344.3	7.5
2	Luminor Bank	547,387.6	21,374.1	4.1
3	SEB banka	370,965.2	-20,878.9	-5.3
4	Citadele banka	267,433.3	26,579.7	11.0
5	BlueOrange Bank	65,977.4	4,490.6	7.3
6	Rigensis Bank	65,856.5	3,274.4	5.2
7	PNB Banka	49,139.0	-33,440.9	-40.5
8	PrivatBank	39,890.5	-9,111.3	-18.6
9	Expobank	36,950.0	82.3	0.2
10	Regionala investiciju banka	32,840.6	-7,826.1	-19.2
11	LPB Bank	30,532.3	2,263.8	8.0
12	Baltic International Bank	24,860.8	-4,830.9	-16.3
13	Signet Bank	16,124.5	-244.6	-1.5
14	Meridian Trade Bank	10,282.2	-5,107.2	-33.2
15	Danske Bank Latvia branch	*		
16	OP Corporate Bank branch Latvia	*		
	Total banking industry	2,852,224.2	-309,168.6	-9.8
17	Altum	221,700.9		

* Data of the members of Latvia Finance Association; capital of foreign branches is not separated; Altum data available from

BANKS' PROFIT/LOSS AS OF DECEMBER 31, 2018, thousands EUR

No	Name	31.12.2018	Changes comparing to	
			31.12.2017.	%
1	Swedbank	111,193.3	16,826.8	17.8
2	SEB banka	45,866.8	7,667.5	20.1
3	Luminor Bank	44,242.9	44,832.1	-7609.0
4	Citadele banka	33,037.3	30,821.0	1390.7
5	BlueOrange Bank	7,366.9	1,075.6	17.1
6	Regionāla investīciju banka	6,243.8	2,268.2	57.1
7	LPB Bank	5,548.8	-1,615.7	-22.6
8	Rīgensis Bank	2,986.0	-1,018.1	-25.4
9	Meridian Trade Bank	1,536.7	3,890.6	-165.3
10	Signet Bank	610.4	3,129.6	-124.2
11	Expobank	279.4	3,695.9	-108.2
12	Baltic International Bank	-304.9	2,363.5	-88.6
13	PrivatBank	-4,195.8	-715.2	20.5
14	PNB Banka	-5,099.0	5,424.0	-51.5
15	Danske Bank Latvia branch	-		
16	OP Corporate Bank branch Latvia	-		
	Total banking industry	294,477.1	58,376.1	24.7
17	Altum	3,825.8		

* Data of the members of Latvia Finance Association; Altum data available from 30.06.2018

BANK DEPOSITS AS OF DECEMBER 31, 2018, thousands EUR

No	Name	31.12.2018.	Changes comparing to					
			30.09.2018.		30.06.2018.		31.12.2017.	
				%		%		%
1	Swedbank	4,921,743.0	312,677.2	6.8	318,016.8	6.9	509,522.1	11.5
2	Luminor Bank	2,832,178.4	139,126.8	5.2	120,335.6	4.4	-110,619.8	-3.8
3	SEB banka	2,702,518.3	165,414.5	6.5	260,814.2	10.7	321,495.4	13.5
4	Citadele banka	1,931,956.7	63,359.9	3.4	-6,531.5	-0.3	-200,171.6	-9.4
5	PNB Banka	475,298.8	37,093.7	8.5	-32,429.8	-6.4	-194,222.5	-29.0
6	OP Corporate Bank branch Latvia	421,055.8	23,031.6	5.8	45,295.8	12.1	236,922.6	128.7
7	Rigensis Bank	387,439.0	250,400.2	182.7	164,376.8	73.7	163,221.4	72.8
8	BlueOrange Bank	384,395.1	-48,219.1	-11.1	-103,426.1	-21.2	-176,993.8	-31.5
9	Baltic International Bank	243,085.8	14,922.0	6.5	11,250.3	4.9	-9,510.7	-3.8
10	Regionala investiciju banka	228,947.0	-20,103.3	-8.1	-49,792.6	-17.9	-80,074.9	-25.9
11	Meridian Trade Bank	171,429.4	-8,372.2	-4.7	-26,242.4	-13.3	-83,135.8	-32.7
12	LPB Bank	151,511.2	-21,705.9	-12.5	-7,280.1	-4.6	-42,762.9	-22.0
13	PrivatBank	151,082.8	-3,854.7	-2.5	-9,352.6	-5.8	-17,490.0	-10.4
14	Signet Bank	122,666.8	-1,528.1	-1.2	-6,980.7	-5.4	-31,006.7	-20.2
15	Danske Bank Latvia branch	56,874.0	-20,752.3	-26.7	-252,633.6	-81.6	-128,043.6	-69.2
16	Expobank	44,331.0	17,453.2	64.9	12,482.3	39.2	-108,035.0	-70.9
	Total banking industry	16,332,506.2	871,298.7	5.6	-1,208,374.6	-6.9	-3,934,038.1	-19.4
17	Altum	0.0	0.0	0.0	0.0	0.0		

Bank Deposits breakdown by Term and Customer Type as of December 31, 2018, thousands EUR

No	Name	Deposits	Deposits by term		Deposits by customer type	
			Short-term	Long-term	Individuals	Companies*
1	Swedbank	4,921,743.0	4,408,922.9	512,820.1	2,924,009.1	1,871,181.8
2	Luminor Bank	2,832,178.4	2,267,680.5	564,497.9	1,197,616.7	1,422,349.0
3	SEB banka	2,702,518.3	2,222,858.6	479,664.6	1,546,827.6	956,271.4
4	Citadele banka	1,931,956.7	1,611,386.7	320,570.0	1,122,467.8	767,174.3
5	PNB Banka	475,298.8	245,302.2	229,996.6	261,780.5	213,055.8
6	OP Corporate Bank branch Latvia	421,055.8	421,023.6	22.1	0.0	56,266.5
7	Rigensis Bank	387,439.0	358,903.6	28,535.4	21,341.1	366,097.9
8	BlueOrange Bank	384,395.1	167,688.9	216,706.2	258,270.0	126,125.1
9	Baltic International Bank	243,085.8	184,947.8	58,138.0	100,762.1	142,323.7
10	Regionāla investīciju banka	228,947.0	204,755.2	24,191.7	46,023.7	182,923.3
11	Meridian Trade Bank	171,429.4	125,381.7	46,047.7	110,234.2	61,195.2
12	LPB Bank	151,511.2	119,000.0	32,511.2	56,069.8	95,441.3
13	PrivatBank	151,082.8	59,486.6	91,596.2	111,613.6	39,385.7
14	Signet Bank	122,666.8	89,030.9	33,635.9	48,245.5	74,421.3
15	Danske Bank Latvia branch	56,874.0	56,874.0	0.0	480.4	56,393.7
16	Expobank	44,331.0	42,402.5	1,928.5	14,601.7	29,729.3
	Total banking industry	16,332,506.2	13,180,505.4	3,152,000.8	8,484,662.3	6,901,643.2
17	Altum	0.0	0.0	0.0	0.0	0.0

Data of the members of Latvia Finance Association; 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 DECEMBER 31, 2018, thousands EUR*

No	Name	31.12.2018.	Changes comparing to					
			30.09.2018.		30.06.2018.		31.12.2017.	
				%		%		%
1	Luminor Bank	3,464,817.2	-89,265.8	-2.5	-57,182.3	-1.6	-80,980.2	-2.3
2	Swedbank	3,354,883.0	55,841.1	1.7	82,997.4	2.5	123,659.1	3.8
3	SEB banka	2,982,467.5	148,961.8	5.3	217,021.7	7.8	304,153.5	11.4
4	Citadele banka	1,233,906.5	4,398.1	0.4	12,446.5	1.0	30,993.9	2.6
5	OP Corporate Bank branch Latvia	333,729.4	-9,238.0	-2.7	51,920.9	18.4	101,258.3	43.6
6	Danske Bank Latvia branch	313,344.3	-19,796.1	-5.9	-52,314.0	-14.3	-52,841.6	-14.4
7	PNB Banka	209,223.6	-3,317.2	-1.6	-10,715.4	-4.9	-37,228.7	-15.1
8	BlueOrange Bank	200,219.9	2,346.9	1.2	19,196.4	10.6	35,165.7	21.3
9	Regionala investiciju banka	109,758.8	-7,939.9	-6.7	-387.2	-0.4	-15,362.1	-12.3
10	Meridian Trade Bank	109,688.2	-2,747.8	-2.4	-5,370.9	-4.7	-8,766.5	-7.4
11	PrivatBank	83,306.8	-2,133.2	-2.5	-4,679.4	-5.3	-8,320.2	-9.1
12	Baltic International Bank	72,038.3	-907.8	-1.2	-7,265.2	-9.2	-15,489.3	-17.7
13	LPB Bank	53,853.7	3,408.3	6.8	7,430.6	16.0	7,233.0	15.5
14	Rigensis Bank	48,999.6	6,843.6	16.2	7,296.2	17.5	9,579.9	24.3
15	Signet Bank	38,081.2	-7,247.2	-16.0	-7,739.0	-16.9	-7,844.3	-17.1
16	Expobank	180.6	1.3	0.7	1.7	0.9	4.6	2.6
	Total banking industry	13,566,663.3	36,990.5	0.3	-627,799.1	-4.4	-873,781.6	-6.1
17	Altum	216,171.0	2,495.9	1.2	7,016.1	3.4		

Loans breakdown by customer type as of December 31, 2018, thousands EUR

No	Name	Loans	Loans breakdown by customer type		
			individuals		companies
				incl. housing loans for individuals	
1	Luminor Bank	3,464,817.2	1,692,413.4	1,531,473.7	1,768,021.9
2	Swedbank	3,354,883.0	1,728,462.9	1,505,413.8	1,582,361.3
3	SEB banka	2,982,467.5	965,738.9	791,520.9	1,988,350.6
4	Citadele banka	1,233,906.5	498,422.1	220,078.2	735,482.2
5	OP Corporate Bank branch Latvia	333,729.4	0.0	0.0	319,439.6
6	Danske Bank Latvia branch	313,344.3	5,135.6	3,935.9	308,208.7
7	PNB Banka	209,223.6	14,903.5	2,635.3	194,320.1
8	BlueOrange Bank	200,219.9	16,891.9	6,587.6	183,328.0
9	Regionāla investīciju banka	109,758.8	6,386.1	49.7	103,372.6
10	Meridian Trade Bank	109,688.2	10,584.3	4,666.4	99,103.9
11	PrivatBank	83,306.8	25,127.3	9,169.7	58,179.5
12	Baltic International Bank	72,038.3	19,794.5	1,063.9	52,243.8
13	LPB Bank	53,853.7	8,822.9	2,991.9	45,030.8
14	Rigensis Bank	48,999.6	10,608.1	202.5	38,391.6
15	Signet Bank	38,081.2	12,620.0	0.0	25,461.2
16	Expobank	180.6	3.7	0.0	176.9
	Total banking industry	13,566,663.3	5,233,512.6	4,083,376.4	8,242,039.9
17	Altum	216,171.0	25,671.6	7,814.6	189,628.1

Data of the members of Latvia Finance Association; 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