

**BANKS' ASSETS AS OF MARCH 31, 2019, thousands EUR\***

No	Name	31.03.2019.	Changes comparing to					
			31.12.2018.		30.09.2018.		31.03.2018.	
				%		%		%
1	Swedbank	<b>5,694,311.6</b>	-205,526.4	-3.5	110,820.8	2.0	164,383.8	3.0
2	Luminor Bank Latvia branch	<b>4,367,872.3</b>	-464,515.4	-9.6	-223,057.8	-4.9	-435,247.6	-9.1
3	SEB banka	<b>3,947,685.2</b>	203,817.2	5.4	362,218.1	10.1	358,535.3	10.0
4	Citadele banka	<b>2,980,128.8</b>	584,536.4	24.4	634,062.7	27.0	499,702.3	20.1
5	OP Corporate Bank branch Latvia	<b>765,085.5</b>	83,306.6	12.2	114,540.8	17.6	291,214.8	61.5
6	PNB Banka	<b>636,757.0</b>	17,168.9	2.8	48,541.8	8.3	-65,523.9	-9.3
7	BlueOrange Bank	<b>506,761.7</b>	-9,894.5	-1.9	-40,761.9	-7.4	-174,816.6	-25.6
8	Danske Bank Latvia branch	<b>321,479.7</b>	-58,730.9	-15.4	-102,839.9	-24.2	-129,621.4	-28.7
9	Baltic International Bank	<b>307,912.6</b>	6,211.3	2.1	21,420.4	7.5	6,785.9	2.3
10	Regionala investiciju banka	<b>293,147.2</b>	-12,160.7	-4.0	-37,244.2	-11.3	-65,228.7	-18.2
11	Rigensis Bank	<b>266,214.6</b>	-189,529.6	-41.6	59,229.3	28.6	5,915.8	2.3
12	PrivatBank	<b>230,319.1</b>	-2,882.7	-1.2	-6,655.9	-2.8	-22,700.8	-9.0
13	Meridian Trade Bank	<b>204,295.0</b>	-7,514.4	-3.5	-16,143.9	-7.3	-74,121.5	-26.6
14	LPB Bank	<b>197,838.1</b>	-262.1	-0.1	-29,633.3	-13.0	-83,464.4	-29.7
15	Signet Bank	<b>146,292.2</b>	3,165.4	2.2	-2,728.6	-1.8	-16,142.0	-9.9
16	Expobank	<b>61,448.5</b>	-20,785.6	-25.3	-5,336.8	-8.0	-101,545.4	-62.3
	<b>Total banking industry</b>	<b>22,871,770.6</b>	<b>1,105.0</b>	<b>0.0</b>	<b>940,667.2</b>	<b>4.3</b>	<b>-2,845,307.7</b>	<b>-11.1</b>
17	Altum	<b>530,494.9</b>	-11,193.1	-2.1	4,777.3	0.9		

\* 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 MARCH 31, 2019, thousands EUR**

No	Name	31.03.2019.	Changes comparing to	
			31.12.2018.	%
1	Swedbank	780,548.3	-24,643.8	-3.1
2	Luminor Bank Latvia branch	551,456.9	4,069.3	0.7
3	SEB banka	337,650.5	-33,314.7	-9.0
4	Citadele banka	286,017.1	18,583.8	6.9
5	Rigensis Bank	70,095.7	4,239.2	6.4
6	BlueOrange Bank	66,936.9	959.5	1.5
7	PNB Banka	51,971.9	2,833.0	5.8
8	PrivatBank	39,250.8	-639.7	-1.6
9	Expobank	36,845.3	-104.7	-0.3
10	Regionala investiciju banka	33,729.1	888.5	2.7
11	LPB Bank	30,643.9	111.6	0.4
12	Baltic International Bank	24,540.7	-320.1	-1.3
13	Signet Bank	15,779.1	-345.5	-2.1
14	Meridian Trade Bank	9,585.1	-697.2	-6.8
15	Danske Bank Latvia branch	*		
16	OP Corporate Bank branch Latvia	*		
	<b>Total banking industry</b>	<b>2,803,114.8</b>	<b>-49,109.4</b>	<b>-1.7</b>
17	Altum	223,622.1		

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

## BANKS' PROFIT/LOSS AS OF MARCH 31, 2019, thousands EUR

No	Name	31.03.2019.	Changes comparing to	
			31.03.2018.	%
1	Swedbank	29,056.2	-3,003.3	-9.4
2	SEB banka	12,613.6	225.2	1.8
3	Citadele banka	5,433.7	-1,121.1	-17.1
4	Luminor Bank Latvia branch	3,987.5	-2,172.3	-35.3
5	BlueOrange Bank	3,183.7	-4,113.0	-56.4
6	LPB Bank	1,693.8	-114.9	-6.4
7	Regionala investiciju banka	1,427.1	-1,012.2	-41.5
8	Rigensis Bank	993.2	359.3	56.7
9	Meridian Trade Bank	259.6	81.6	45.8
10	Signet Bank	39.0	6.3	19.2
11	Baltic International Bank	-159.8	536.0	-77.0
12	Expobank	-235.7	-455.9	-207.0
13	PrivatBank	-901.4	-289.8	47.4
14	PNB Banka	-1,455.4	-591.9	68.5
15	Danske Bank Latvia branch	-		
16	OP Corporate Bank branch Latvia	-		
	<b>Total banking industry</b>	<b>67,015.4</b>	<b>-23,647.2</b>	<b>-26.1</b>
17	Altum	2,519.5		

\* Data of the members of Latvia Finance Association; Altum data available from 30.06.2018; - data not available

## BANK DEPOSITS AS OF MARCH 31, 2019, thousands EUR

No	Name	31.03.2019.	Changes comparing to					
			31.12.2018.		30.09.2018.		31.03.2018.	
				%		%		%
1	Swedbank	<b>4,667,254.0</b>	-254,488.9	-5.2	58,188.2	1.3	87,084.8	1.9
2	SEB banka	<b>2,883,497.1</b>	180,978.8	6.7	346,393.3	13.7	443,286.8	18.2
3	Luminor Bank Latvia branch	<b>2,854,510.9</b>	22,332.5	0.8	161,459.3	6.0	-4,404.8	-0.2
4	Citadele banka	<b>2,464,188.4</b>	532,231.7	27.5	595,591.7	31.9	503,113.5	25.7
5	PNB Banka	<b>494,755.7</b>	19,456.9	4.1	56,550.5	12.9	-45,216.1	-8.4
6	OP Corporate Bank branch Latvia	<b>456,987.6</b>	35,931.7	8.5	58,963.4	14.8	172,981.0	60.9
7	BlueOrange Bank	<b>379,870.1</b>	-4,525.0	-1.2	-52,744.1	-12.2	-164,890.1	-30.3
8	Baltic International Bank	<b>247,755.3</b>	4,669.5	1.9	19,591.6	8.6	24,975.6	11.2
9	Regionāla investīciju banka	<b>219,456.7</b>	-9,490.3	-4.1	-29,593.6	-11.9	-51,332.3	-19.0
10	Rīgensis Bank	<b>194,019.0</b>	-193,420.0	-49.9	56,980.2	41.6	10,036.5	5.5
11	Meridian Trade Bank	<b>162,545.6</b>	-8,883.8	-5.2	-17,256.0	-9.6	-76,088.6	-31.9
12	LPB Bank	<b>150,010.2</b>	-1,500.9	-1.0	-23,206.8	-13.4	-58,523.0	-28.1
13	PrivatBank	<b>147,425.0</b>	-3,657.8	-2.4	-7,512.5	-4.8	-18,242.4	-11.0
14	Signet Bank	<b>124,278.4</b>	1,611.6	1.3	83.5	0.1	2,019.4	1.7
15	Danske Bank Latvia branch	<b>31,914.2</b>	-24,959.8	-43.9	-45,712.2	-58.9	-100,045.9	-75.8
16	Expobank	<b>23,375.4</b>	-20,955.6	-47.3	-3,502.4	-13.0	-90,983.1	-79.6
	<b>Total banking industry</b>	<b>16,682,422.3</b>	<b>349,916.1</b>	<b>2.1</b>	<b>1,221,214.8</b>	<b>7.9</b>	<b>-1,401,275.7</b>	<b>-7.7</b>
17	Altum	<b>0.0</b>	0.0	0.0	0.0	0.0		

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

## Bank Deposits breakdown by Term and Customer Type as of March 31, 2019, thousands EUR

No	Name	Deposits	Deposits by term		Deposits by customer type	
			Short-term	Long-term	Individuals	Companies*
1	Swedbank	<b>4,667,254.0</b>	4,168,864.2	498,389.8	2,831,916.6	1,708,740.6
2	SEB banka	<b>2,883,497.1</b>	2,400,202.9	483,294.2	1,570,461.2	1,074,011.2
3	Luminor Bank Latvia branch	<b>2,854,510.9</b>	2,409,932.2	444,578.7	1,240,419.0	1,444,965.9
4	Citadele banka	<b>2,464,188.4</b>	1,992,997.3	471,191.2	1,421,052.0	966,613.8
5	PNB Banka	<b>494,755.7</b>	272,026.9	222,728.7	264,756.7	228,976.0
6	OP Corporate Bank branch Latvia	<b>456,987.6</b>	456,336.4	22.1	0.0	96,906.1
7	BlueOrange Bank	<b>379,870.1</b>	169,945.3	209,924.7	258,990.1	120,880.0
8	Baltic International Bank	<b>247,755.3</b>	191,979.7	55,775.7	93,407.4	154,347.9
9	Regionala investiciju banka	<b>219,456.7</b>	182,223.7	37,233.0	66,256.2	153,200.5
10	Rigensis Bank	<b>194,019.0</b>	187,630.7	6,388.2	19,510.3	174,508.7
11	Meridian Trade Bank	<b>162,545.6</b>	120,655.2	41,890.4	102,286.5	60,259.1
12	LPB Bank	<b>150,010.2</b>	117,813.6	32,196.6	56,221.4	93,788.8
13	PrivatBank	<b>147,425.0</b>	54,336.8	93,088.2	110,551.8	36,788.9
14	Signet Bank	<b>124,278.4</b>	91,124.7	33,153.7	56,663.2	67,615.2
15	Danske Bank Latvia branch	<b>31,914.2</b>	31,914.2	0.0	163.8	31,750.4
16	Expobank	<b>23,375.4</b>	13,793.9	9,581.5	11,691.2	11,684.3
	<b>Total banking industry</b>	<b>16,682,422.3</b>	<b>13,453,936.2</b>	<b>3,228,486.0</b>	<b>8,844,105.6</b>	<b>6,861,094.1</b>
17	Altum	<b>0.0</b>	0.0	0.0	0.0	0.0

Data of the members of Latvia Finance Association

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

## BANKS' ISSUED LOANS AS OF MARCH 31, 2019, thousands EUR\*

No	Name	31.03.2019.	Changes comparing to					
			31.12.2018.		30.09.2018.		31.03.2018.	
				%		%		%
1	Swedbank	3,433,864.2	78,981.2	2.4	134,822.3	4.1	161,062.8	4.9
2	Luminor Bank Latvia branch	3,307,885.1	-156,932.1	-4.5	-246,197.8	-6.9	-221,445.7	-6.3
3	SEB banka	2,993,542.4	11,074.9	0.4	160,036.7	5.6	296,929.5	11.0
4	Citadele banka	1,540,015.8	306,109.3	24.8	310,507.3	25.3	356,424.5	30.1
5	OP Corporate Bank branch Latvia	364,745.7	31,016.4	9.3	21,778.4	6.3	125,836.5	52.7
6	Danske Bank Latvia branch	263,043.0	-50,301.3	-16.1	-70,097.4	-21.0	-135,500.2	-34.0
7	BlueOrange Bank	218,201.1	17,981.3	9.0	20,328.2	10.3	55,343.2	34.0
8	PNB Banka	208,558.5	-665.1	-0.3	-3,982.3	-1.9	-29,888.9	-12.5
9	Meridian Trade Bank	107,429.1	-2,259.1	-2.1	-5,006.9	-4.5	-9,693.0	-8.3
10	Regionala investiciju banka	103,461.5	-6,297.2	-5.7	-14,237.1	-12.1	-14,343.0	-12.2
11	PrivatBank	82,503.4	-803.4	-1.0	-2,936.6	-3.4	-6,708.2	-7.5
12	Baltic International Bank	68,929.2	-3,109.1	-4.3	-4,016.9	-5.5	-22,951.0	-25.0
13	LPB Bank	51,956.3	-1,897.4	-3.5	1,510.9	3.0	6,349.5	13.9
14	Signet Bank	38,704.5	623.2	1.6	-6,623.9	-14.6	-5,422.7	-12.3
15	Rigensis Bank	25,886.4	-23,113.2	-47.2	-16,269.6	-38.6	-4,082.2	-13.6
16	Expobank	184.8	4.2	2.3	5.5	3.1	15.6	9.2
	<b>Total banking industry</b>	<b>13,755,068.8</b>	<b>188,405.5</b>	<b>1.4</b>	<b>225,396.0</b>	<b>1.7</b>	<b>-500,550.1</b>	<b>-3.5</b>
17	Altum	218,979.3	2,808.3	1.3	5,304.2	2.5		

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

## Loans breakdown by customer type as of March 31, 2019, thousands EUR

No	Name	Loans	Loans breakdown by customer type		
			individuals incl. housing loans for individuals	companies	
1	Swedbank	3,433,864.2	1,743,286.9	1,524,254.0	1,648,701.2
2	Luminor Bank Latvia branch	3,307,885.1	1,663,456.6	1,521,235.5	1,640,127.6
3	SEB banka	2,993,542.4	979,278.0	806,923.0	1,986,733.5
4	Citadele banka	1,540,015.8	624,070.1	225,016.5	914,814.1
5	OP Corporate Bank branch Latvia	364,745.7	0.0	0.0	350,693.8
6	Danske Bank Latvia branch	263,043.0	4,813.6	3,658.2	258,229.4
7	BlueOrange Bank	218,201.1	16,971.3	6,373.8	201,229.9
8	PNB Banka	208,558.5	14,392.5	2,467.4	194,166.0
9	Meridian Trade Bank	107,429.1	9,871.7	4,385.1	97,557.4
10	Regionāla investīciju banka	103,461.5	5,861.9	49.1	97,599.6
11	PrivatBank	82,503.4	25,900.5	9,855.4	56,602.9
12	Baltic International Bank	68,929.2	20,381.1	1,172.5	48,548.1
13	LPB Bank	51,956.3	8,956.6	6,274.1	42,999.7
14	Signet Bank	38,704.5	11,550.4	0.0	27,154.1
15	Rigensis Bank	25,886.4	1,068.0	171.9	24,818.4
16	Expobank	184.8	4.4	0.0	180.4
	<b>Total banking industry</b>	<b>13,755,068.8</b>	<b>5,338,349.0</b>	<b>4,112,063.5</b>	<b>8,327,782.3</b>
17	Altum	218,979.3	25,604.5	7,504.7	192,570.3

Data of the members of Latvia Finance Association

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