

BANKS' ASSETS AS OF JUNE 30, 2019, thousands EUR*

No	Name	30.06.2019.	Changes comparing to					
			31.03.2019.		31.12.2018.		30.06.2018.	
				%		%		%
1	Swedbank	5,575,326.1	-118,985.5	-2.1	-324,511.9	-5.5	35,797.6	0.6
2	Luminor Bank Latvia branch	4,295,865.7	-72,006.7	-1.6	-536,522.1	-11.1	-307,876.5	-6.7
3	SEB banka	3,842,927.5	-104,757.6	-2.7	99,059.6	2.6	484,076.0	14.4
4	Citadele banka	3,034,882.6	54,753.8	1.8	639,290.2	26.7	621,269.6	25.7
5	OP Corporate Bank branch Latvia	754,753.0	-10,332.5	-1.4	72,974.0	10.7	144,637.1	23.7
6	PNB Banka	597,334.2	-39,422.9	-6.2	-22,254.0	-3.6	-64,150.6	-9.7
7	BlueOrange Bank	488,563.7	-18,198.0	-3.6	-28,092.5	-5.4	-116,480.1	-19.3
8	Rigensis Bank	339,700.0	73,485.4	27.6	-116,044.2	-25.5	52,322.0	18.2
9	Baltic International Bank	317,985.9	10,073.3	3.3	16,284.6	5.4	27,566.0	9.5
10	Danske Bank Latvia branch	263,575.6	-57,904.1	-18.0	-116,635.0	-30.7	-233,640.0	-47.0
11	Regionala investiciju banka	251,703.9	-41,443.2	-14.1	-53,603.9	-17.6	-106,082.0	-29.6
12	PrivatBank	224,955.8	-5,363.3	-2.3	-8,246.0	-3.5	-20,605.9	-8.4
13	Meridian Trade Bank	203,264.6	-1,030.4	-0.5	-8,544.7	-4.0	-36,217.0	-15.1
14	LPB Bank	197,072.8	-765.3	-0.4	-1,027.4	-0.5	-10,482.9	-5.1
15	Signet Bank	147,390.0	1,097.8	0.8	4,263.2	3.0	-24,550.4	-14.3
16	Expobank	67,429.1	5,980.7	9.7	-14,805.0	-18.0	-19,907.6	-22.8
	Total banking industry	22,637,519.7	-234,250.9	-1.0	-233,145.9	-1.0	-1,838,775.2	-7.5
17	Altum	546,720.0	16,225.0	3.1	5,032.0	0.9	27,291.6	5.3

* Assets' gross value reported; Data of the members of Latvia Finance Association

BANKS' CAPITAL AND RESERVES AS OF JUNE 30, 2019, thousands EUR

No	Name	30.06.2019.	Changes comparing to	
			31.12.2018.	%
1	Swedbank	811,619.8	6,427.8	0.8
2	Luminor Bank Latvia branch	554,459.1	7,071.5	1.3
3	SEB banka	349,001.8	-21,963.3	-5.9
4	Citadele banka	294,949.5	27,516.2	10.3
5	Rigensis Bank	75,183.3	9,326.7	14.2
6	BlueOrange Bank	68,181.6	2,204.2	3.3
7	PNB Banka	48,825.4	-313.6	-0.6
8	PrivatBank	37,364.3	-2,526.2	-6.3
9	Expobank	36,655.0	-295.1	-0.8
10	Regionala investiciju banka	34,251.1	1,410.5	4.3
11	LPB Bank	32,547.5	2,015.2	6.6
12	Baltic International Bank	23,468.0	-1,392.8	-5.6
13	Signet Bank	15,943.4	-181.1	-1.1
14	Meridian Trade Bank	8,927.7	-1,354.5	-13.2
15	Danske Bank Latvia branch	-		
16	OP Corporate Bank branch Latvia	-		
	Total banking industry	2,761,595.4	-90,628.7	-3.2
17	Altum	226,339.3	4,638.4	2.1

* Data of the members of Latvia Finance Association; capital of foreign branches is not separated

BANKS' PROFIT/LOSS AS OF JUNE 30, 2019, thousands EUR

No	Name	30.06.2019.	Changes comparing to	
			30.06.2018.	%
1	Swedbank	60,101.4	2,032.6	3.5
2	SEB banka	23,986.3	329.2	1.4
3	Citadele banka	12,450.1	-189.4	-1.5
4	Luminor Bank Latvia branch	5,950.7	-15,812.5	-72.7
5	BlueOrange Bank	4,310.4	-2,476.3	-36.5
6	LPB Bank	3,106.9	-419.4	-11.9
7	Rigensis Bank	2,560.3	1,366.6	114.5
8	Regionala investiciju banka	1,949.1	-268.7	-12.1
9	Meridian Trade Bank	466.7	-756.0	-61.8
10	Baltic International Bank	295.3	2,621.3	-112.7
11	Signet Bank	162.7	-6.9	-4.1
12	Expobank	-551.6	-1,456.1	-161.0
13	PrivatBank	-706.3	938.9	-57.1
14	PNB Banka	-5,677.7	-5,708.5	-18574.3
15	Danske Bank Latvia branch	-		
16	OP Corporate Bank branch Latvia	-		
	Total banking industry	127,216.7	-6,027.8	-4.5
17	Altum	5,291.2	3,973.3	301.5

* Data of the members of Latvia Finance Association; - data not available

BANK DEPOSITS AS OF JUNE 30, 2019, thousands EUR

No	Name	30.06.2019.	Changes comparing to					
			31.03.2019.		31.12.2018.		30.06.2018.	
				%		%		%
1	Swedbank	4,571,540.5	-95,713.5	-2.1	-350,202.4	-7.1	-32,185.6	-0.7
2	SEB banka	2,932,569.5	49,072.4	1.7	230,051.2	8.5	490,865.4	20.1
3	Luminor Bank Latvia branch	2,724,586.4	-129,924.6	-4.6	-107,592.1	-3.8	12,743.5	0.5
4	Citadele banka	2,509,072.2	44,883.8	1.8	577,115.5	29.9	570,584.0	29.4
5	PNB Banka	458,633.4	-36,122.2	-7.3	-16,665.4	-3.5	-49,095.2	-9.7
6	OP Corporate Bank branch Latvia	379,570.1	-77,417.4	-16.9	-41,485.7	-9.9	3,810.1	1.0
7	BlueOrange Bank	361,025.3	-18,844.8	-5.0	-23,369.8	-6.1	-126,795.8	-26.0
8	Baltic International Bank	262,540.4	14,785.1	6.0	19,454.7	8.0	30,705.0	13.2
9	Rigensis Bank	262,228.1	68,209.2	35.2	-125,210.9	-32.3	39,165.9	17.6
10	Regionala investiciju banka	181,296.7	-38,160.0	-17.4	-47,650.3	-20.8	-97,442.8	-35.0
11	Meridian Trade Bank	162,633.6	87.9	0.1	-8,795.8	-5.1	-35,038.2	-17.7
12	LPB Bank	144,535.8	-5,474.5	-3.6	-6,975.4	-4.6	-14,255.5	-9.0
13	PrivatBank	144,478.4	-2,946.6	-2.0	-6,604.4	-4.4	-15,957.0	-9.9
14	Signet Bank	121,772.3	-2,506.1	-2.0	-894.5	-0.7	-7,875.2	-6.1
15	Expobank	28,546.5	5,171.1	22.1	-15,784.5	-35.6	-3,302.1	-10.4
16	Danske Bank Latvia branch	26,822.9	-5,091.3	-16.0	-30,051.1	-52.8	-282,684.7	-91.3
	Total banking industry	16,617,068.9	-65,353.4	-0.4	284,562.7	1.7	-923,811.9	-5.3
17	Altum	0.0	0.0	0.0	0.0	0.0	0.0	0.0

* Data of the members of Latvia Finance Association;

Bank Deposits breakdown by Term and Customer Type as of June 30, 2019, thousands EUR

No	Name	Deposits	Deposits by term		Deposits by customer type	
			Short-term	Long-term	Individuals	Companies*
1	Swedbank	4,571,540.5	4,088,856.5	482,684.1	2,845,212.9	1,612,418.2
2	SEB banka	2,932,569.5	2,460,296.3	472,273.2	1,604,030.5	1,104,274.5
3	Luminor Bank Latvia branch	2,724,586.4	2,278,047.6	446,538.7	1,248,259.4	1,292,920.0
4	Citadele banka	2,509,072.2	2,033,723.2	475,349.0	1,457,798.7	969,266.6
5	PNB Banka	458,633.4	238,059.7	220,573.7	260,945.0	196,828.3
6	OP Corporate Bank branch Latvia	379,570.1	377,377.0	22.1	0.0	49,519.1
7	BlueOrange Bank	361,025.3	158,701.0	202,324.3	253,040.1	107,985.3
8	Baltic International Bank	262,540.4	209,853.2	52,687.3	91,193.6	171,346.9
9	Rigensis Bank	262,228.1	256,199.0	6,029.2	20,232.9	241,995.2
10	Regionala investiciju banka	181,296.7	148,368.7	32,928.0	43,146.0	138,150.7
11	Meridian Trade Bank	162,633.6	121,561.0	41,072.6	101,187.5	56,779.8
12	LPB Bank	144,535.8	111,960.7	32,575.1	55,101.8	89,434.0
13	PrivatBank	144,478.4	52,066.8	92,411.6	110,010.6	34,367.9
14	Signet Bank	121,772.3	89,453.5	32,318.7	51,802.9	69,969.4
15	Expobank	28,546.5	27,107.3	1,439.2	4,097.7	24,448.8
16	Danske Bank Latvia branch	26,822.9	26,822.9	0.0	136.7	26,686.2
	Total banking industry	16,617,068.9	13,380,539.2	3,236,529.7	8,940,913.2	6,736,840.2
17	Altum	0.0	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 JUNE 30, 2019, thousands EUR*

No	Name	30.06.2019.	Changes comparing to					
			31.03.2019.		31.12.2018.		30.06.2018.	
				%		%		%
1	Swedbank	3,466,497.1	32,632.9	1.0	111,614.2	3.3	194,611.6	5.9
2	Luminor Bank Latvia branch	3,293,930.2	-13,955.0	-0.4	-170,887.0	-4.9	-228,069.4	-6.5
3	SEB banka	3,025,188.0	31,645.6	1.1	42,720.5	1.4	259,742.2	9.4
4	Citadele banka	1,585,888.7	45,872.9	3.0	351,982.2	28.5	364,428.7	29.8
5	OP Corporate Bank branch Latvia	440,705.5	75,959.7	20.8	106,976.1	32.1	158,897.0	56.4
6	BlueOrange Bank	217,356.6	-844.5	-0.4	17,136.7	8.6	36,333.1	20.1
7	PNB Banka	202,508.2	-6,050.2	-2.9	-6,715.3	-3.2	-17,430.7	-7.9
8	Danske Bank Latvia branch	185,517.9	-77,525.1	-29.5	-127,826.4	-40.8	-180,140.4	-49.3
9	Meridian Trade Bank	103,952.9	-3,476.2	-3.2	-5,735.3	-5.2	-11,106.2	-9.7
10	Regionala investiciju banka	101,844.9	-1,616.6	-1.6	-7,913.8	-7.2	-8,301.0	-7.5
11	PrivatBank	82,435.4	-68.0	-0.1	-871.4	-1.0	-5,550.8	-6.3
12	Baltic International Bank	61,786.0	-7,143.2	-10.4	-10,252.4	-14.2	-17,517.6	-22.1
13	LPB Bank	52,118.5	162.2	0.3	-1,735.2	-3.2	5,695.4	12.3
14	Signet Bank	40,232.3	1,527.9	3.9	2,151.1	5.6	-5,587.9	-12.2
15	Rigensis Bank	34,477.4	8,591.0	33.2	-14,522.2	-29.6	-7,226.0	-17.3
16	Expobank	267.4	82.6	44.7	86.8	48.1	88.4	49.4
	Total banking industry	13,848,763.5	93,694.8	0.7	282,100.3	2.1	-345,698.8	-2.4
17	Altum	227,575.3	8,596.0	3.9	11,404.3	5.3	18,420.4	8.8

* Data of the members of Latvia Finance Association

Loans breakdown by customer type as of June 30, 2019, thousands EUR

No	Name	Loans	Loans breakdown by customer type		
			individuals		companies
				incl. housing loans for individuals	
1	Swedbank	3,466,497.1	1,764,027.6	1,544,290.2	1,671,282.8
2	Luminor Bank Latvia branch	3,293,930.2	1,632,414.9	1,493,558.6	1,657,640.0
3	SEB banka	3,025,188.0	994,783.7	823,285.0	1,992,123.8
4	Citadele banka	1,585,888.7	647,927.0	237,438.9	934,146.4
5	OP Corporate Bank branch Latvia	440,705.5	0.0	0.0	426,829.7
6	BlueOrange Bank	217,356.6	16,858.4	6,285.6	200,498.2
7	PNB Banka	202,508.2	14,179.8	2,030.6	188,328.4
8	Danske Bank Latvia branch	185,517.9	4,542.4	3,433.8	180,975.5
9	Meridian Trade Bank	103,952.9	8,448.9	4,121.9	95,504.0
10	Regionala investiciju banka	101,844.9	4,838.5	48.5	97,006.4
11	PrivatBank	82,435.4	26,974.7	10,819.4	55,460.7
12	Baltic International Bank	61,786.0	20,073.9	1,205.6	41,712.0
13	LPB Bank	52,118.5	8,897.2	3,199.1	43,221.3
14	Signet Bank	40,232.3	14,666.4	2,400.0	25,565.9
15	Rigensis Bank	34,477.4	1,038.3	167.2	33,439.1
16	Expobank	267.4	4.0	0.0	263.3
	Total banking industry	13,848,763.5	5,352,820.6	4,135,473.7	8,404,909.5
17	Altum	227,575.3	26,502.3	7,191.2	201,073.1

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