

**BANKS' ASSETS AS OF SEPTEMBER 30, 2019, thousands EUR\***

No	Name	30.09.2019.	Changes comparing to					
			30.06.2019.		31.12.2018.		30.09.2018.	
				%		%		%
1	Swedbank	5,759,683.7	184,357.6	3.3	-140,154.2	-2.4	176,192.9	3.2
2	Luminor Bank Latvia branch	4,249,399.6	-46,466.1	-1.1	-582,988.2	-12.1	-341,530.6	-7.4
3	SEB banka	3,903,688.8	60,761.2	1.6	159,820.8	4.3	318,221.7	8.9
4	Citadele banka	3,370,265.5	335,382.9	11.1	974,673.1	40.7	1,024,199.5	43.7
5	OP Corporate Bank branch Latvia	753,668.8	-1,084.2	-0.1	71,889.8	10.5	103,124.0	15.9
6	BlueOrange Bank	566,371.7	77,808.0	15.9	49,715.5	9.6	18,848.1	3.4
7	PNB Banka**	563,115.5	-34,218.7	-5.7	-56,472.7	-9.1	-25,099.8	-4.3
8	Baltic International Bank	306,848.6	-11,137.3	-3.5	5,147.3	1.7	20,356.4	7.1
9	Regionāla investīciju banka	257,524.7	5,820.8	2.3	-47,783.1	-15.7	-72,866.7	-22.1
10	PrivatBank	233,837.5	8,881.8	3.9	635.8	0.3	-3,137.5	-1.3
11	LPB Bank	202,669.8	5,597.0	2.8	4,569.6	2.3	-24,801.6	-10.9
12	Meridian Trade Bank	200,271.9	-2,992.7	-1.5	-11,537.5	-5.4	-20,167.0	-9.1
13	Rigensis Bank	199,871.9	-139,828.1	-41.2	-255,872.3	-56.1	-7,113.4	-3.4
14	Danske Bank Latvia branch	195,996.5	-67,579.1	-25.6	-184,214.1	-48.5	-228,323.1	-53.8
15	Signet Bank	183,531.6	36,141.6	24.5	40,404.8	28.2	34,510.8	23.2
16	Expobank	72,964.4	5,535.3	8.2	-9,269.7	-11.3	6,179.2	9.3
	<b>Total banking industry</b>	<b>22,954,454.7</b>	<b>316,935.0</b>	<b>1.4</b>	<b>83,789.1</b>	<b>0.4</b>	<b>1,023,351.3</b>	<b>4.7</b>
17	Altum	566,345.7	19,625.8	3.6	24,657.7	4.6	40,628.1	7.7

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

\*\* PNB Banka was declared insolvent on September 12, 2019.

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

No	Name	30.09.2019.	Changes comparing to	
			31.12.2018.	%
1	Swedbank	834,827.1	29,635.0	3.7
2	Luminor Bank Latvia branch	564,650.1	17,262.5	3.2
3	SEB banka	362,817.8	-8,147.4	-2.2
4	Citadele banka	315,100.8	47,667.5	17.8
5	Rigensis Bank	78,185.9	12,329.4	18.7
6	BlueOrange Bank	64,601.8	-1,375.6	-2.1
7	Expobank	36,868.9	-81.1	-0.2
8	PNB Banka**	36,469.9	-12,669.1	-25.8
9	Regionala investiciju banka	36,101.5	3,260.9	9.9
10	PrivatBank	35,371.2	-4,519.3	-11.3
11	LPB Bank	34,523.0	3,990.7	13.1
12	Baltic International Bank	23,488.2	-1,372.6	-5.5
13	Signet Bank	16,411.6	287.1	1.8
14	Meridian Trade Bank	8,882.8	-1,399.4	-13.6
15	Danske Bank Latvia branch	-		
16	OP Corporate Bank branch Latvia	-		
	<b>Total banking industry</b>	<b>2,823,851.0</b>	<b>-28,373.2</b>	<b>-1.0</b>
17	Altum	227,670.4	5,969.5	2.7

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

\*\* PNB Banka was declared insolvent on September 12, 2019.

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

No	Name	30.09.2019.	Changes comparing to	
			30.09.2018.	%
1	Swedbank	<b>83,308.7</b>	-1,753.7	-2.1
2	SEB banka	<b>37,748.1</b>	4,001.1	11.9
3	Citadele banka	<b>32,057.8</b>	15,677.5	95.7
4	Luminor Bank Latvia branch	<b>15,947.3</b>	-22,804.5	-58.8
5	LPB Bank	<b>4,947.6</b>	-353.1	-6.7
6	BlueOrange Bank	<b>4,592.4</b>	-5,011.0	-52.2
7	Rigensis Bank	<b>4,167.7</b>	2,113.4	102.9
8	Regionāla investīciju banka	<b>3,799.5</b>	1,049.8	38.2
9	Signet Bank	<b>542.0</b>	-206.2	-27.6
10	Meridian Trade Bank	<b>408.6</b>	-3,074.7	-88.3
11	Baltic International Bank	<b>184.1</b>	2,534.4	-107.8
12	Expobank	<b>-570.8</b>	-1,488.1	-162.2
13	PrivatBank	<b>-2,782.2</b>	416.4	-13.0
14	PNB Banka**	<b>-10,133.9</b>	-10,511.8	-2781.9
15	Danske Bank Latvia branch	-		
16	OP Corporate Bank branch Latvia	-		
	<b>Total banking industry</b>	<b>198,225.3</b>	<b>-33,852.3</b>	<b>-14.6</b>
17	Altum	<b>6,797.7</b>	4,419.2	185.8

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

\*\* PNB Banka was declared insolvent on September 12, 2019.

## BANK DEPOSITS AS OF SEPTEMBER 30, 2019, thousands EUR

No	Name	30.09.2019.	Changes comparing to					
			30.06.2019.		31.12.2018.		30.09.2018.	
				%		%		%
1	Swedbank	<b>4,741,611.1</b>	170,070.6	3.7	-180,131.8	-3.7	132,545.3	2.9
2	SEB banka	<b>2,968,019.9</b>	35,450.5	1.2	265,501.6	9.8	430,916.1	17.0
3	Citadele banka	<b>2,819,235.7</b>	310,163.5	12.4	887,279.0	45.9	950,639.0	50.9
4	Luminor Bank Latvia branch	<b>2,774,064.6</b>	49,478.2	1.8	-58,113.8	-2.1	81,013.0	3.0
5	BlueOrange Bank	<b>441,192.9</b>	80,167.6	22.2	56,797.8	14.8	8,578.7	2.0
6	OP Corporate Bank branch Latvia	<b>381,504.5</b>	1,934.4	0.5	-39,551.3	-9.4	-16,519.7	-4.2
7	Baltic International Bank	<b>247,274.8</b>	-15,265.7	-5.8	4,189.0	1.7	19,111.0	8.4
8	Regionala investiciju banka	<b>185,695.6</b>	4,398.9	2.4	-43,251.4	-18.9	-63,354.7	-25.4
9	Meridian Trade Bank	<b>159,829.2</b>	-2,804.4	-1.7	-11,600.2	-6.8	-19,972.4	-11.1
10	PrivatBank	<b>154,410.2</b>	9,931.8	6.9	3,327.4	2.2	-527.3	-0.3
11	LPB Bank	<b>149,593.2</b>	5,057.4	3.5	-1,918.0	-1.3	-23,623.9	-13.6
12	Signet Bank	<b>144,000.3</b>	22,228.0	18.3	21,333.5	17.4	19,805.4	15.9
13	Rigensis Bank	<b>119,793.7</b>	-142,434.4	-54.3	-267,645.3	-69.1	-17,245.0	-12.6
14	Expobank	<b>34,959.8</b>	6,413.3	22.5	-9,371.2	-21.1	8,082.0	30.1
15	Danske Bank Latvia branch	<b>6,177.8</b>	-20,645.1	-77.0	-50,696.3	-89.1	-71,448.6	-92.0
16	PNB Banka**	<b>0.0</b>	-458,633.4	-100.0	-475,298.8	-100.0	-438,205.2	-100.0
	<b>Total banking industry</b>	<b>16,552,032.0</b>	<b>-65,036.9</b>	<b>-0.4</b>	<b>219,525.8</b>	<b>1.3</b>	<b>1,090,824.5</b>	<b>7.1</b>
17	Altum	<b>0.0</b>	0.0	0.0	0.0	0.0	0.0	0.0

\* Data of the members of Latvia Finance Association.

\*\* PNB Banka was declared insolvent on September 12, 2019.

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

No	Name	Deposits	Deposits by term		Deposits by customer type	
			Short-term	Long-term	Individuals	Companies*
1	Swedbank	4,741,611.1	4,254,425.1	487,186.0	2,895,391.8	1,718,929.4
2	SEB banka	2,968,019.9	2,494,052.7	473,885.9	1,604,253.5	1,119,151.9
3	Citadele banka	2,819,235.7	2,234,594.7	584,641.1	1,658,843.8	1,066,232.6
4	Luminor Bank Latvia branch	2,774,064.6	2,261,496.1	512,568.5	1,210,581.3	1,351,665.1
5	BlueOrange Bank	441,192.9	173,935.6	267,257.3	320,209.5	120,983.5
6	OP Corporate Bank branch Latvia	381,504.5	380,077.7	0.0	0.0	51,494.6
7	Baltic International Bank	247,274.8	207,865.5	39,409.3	76,427.7	170,847.1
8	Regionāla investīciju banka	185,695.6	148,012.7	37,682.9	50,148.9	135,546.7
9	Meridian Trade Bank	159,829.2	119,278.7	40,550.4	103,099.4	56,729.8
10	PrivatBank	154,410.2	54,013.4	100,396.8	119,959.6	34,360.1
11	LPB Bank	149,593.2	115,364.7	34,228.5	54,539.1	95,054.0
12	Signet Bank	144,000.3	111,649.8	32,350.5	52,318.5	91,681.8
13	Rigensis Bank	119,793.7	95,344.9	24,448.9	27,504.6	92,289.2
14	Expobank	34,959.8	32,594.1	2,365.7	7,751.2	27,208.5
15	Danske Bank Latvia branch	6,177.8	6,177.8	0.0	116.4	6,061.4
16	PNB Banka**	0.0	0.0	0.0	0.0	0.0
	<b>Total banking industry</b>	<b>16,552,032.0</b>	<b>13,299,467.8</b>	<b>3,252,564.2</b>	<b>8,951,439.0</b>	<b>6,599,761.9</b>
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.

\*\* PNB Banka was declared insolvent on September 12, 2019.

## BANKS' ISSUED LOANS AS OF SEPTEMBER 30, 2019, thousands EUR\*

No	Name	30.09.2019.	Changes comparing to					
			30.06.2019.		31.12.2018.		30.09.2018.	
				%		%		%
1	Swedbank	3,515,257.7	48,760.6	1.4	160,374.7	4.8	216,215.8	6.6
2	Luminor Bank Latvia branch	3,229,142.3	-64,787.8	-2.0	-235,674.9	-6.8	-324,940.6	-9.1
3	SEB banka	3,044,450.5	19,262.6	0.6	61,983.1	2.1	210,944.9	7.4
4	Citadele banka	1,646,942.2	61,053.5	3.8	413,035.7	33.5	417,433.8	34.0
5	OP Corporate Bank branch Latvia	433,492.2	-7,213.3	-1.6	99,762.8	29.9	90,524.8	26.4
6	BlueOrange Bank	248,146.2	30,789.6	14.2	47,926.3	23.9	50,273.2	25.4
7	PNB Banka**	219,399.9	16,891.6	8.3	10,176.3	4.9	6,859.1	3.2
8	Danske Bank Latvia branch	148,557.2	-36,960.7	-19.9	-164,787.2	-52.6	-184,583.2	-55.4
9	Meridian Trade Bank	101,774.0	-2,178.9	-2.1	-7,914.2	-7.2	-10,662.0	-9.5
10	Regionala investiciju banka	98,714.2	-3,130.7	-3.1	-11,044.5	-10.1	-18,984.4	-16.1
11	PrivatBank	83,624.9	1,189.6	1.4	318.1	0.4	-1,815.0	-2.1
12	Signet Bank	63,422.4	23,190.1	57.6	25,341.2	66.5	18,094.0	39.9
13	Baltic International Bank	59,998.0	-1,788.0	-2.9	-12,040.4	-16.7	-12,948.2	-17.8
14	LPB Bank	51,688.7	-429.8	-0.8	-2,165.0	-4.0	1,243.4	2.5
15	Rigensis Bank	42,075.6	7,598.1	22.0	-6,924.0	-14.1	-80.5	-0.2
16	Expobank	10,732.7	10,465.3	3914.4	10,552.1	5843.8	10,553.4	5887.8
	<b>Total banking industry</b>	<b>13,917,048.9</b>	<b>68,285.4</b>	<b>0.5</b>	<b>350,385.6</b>	<b>2.6</b>	<b>387,376.1</b>	<b>2.9</b>
17	Altum	238,025.2	10,449.9	4.6	21,854.2	10.1	24,350.0	11.4

\* Data of the members of Latvia Finance Association

\*\* PNB Banka was declared insolvent on September 12, 2019.

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

No	Name	Loans	Loans breakdown by customer type		
			individuals	incl. housing loans for individuals	companies
1	Swedbank	3,515,257.7	1,792,059.5	1,571,308.4	1,693,029.0
2	Luminor Bank Latvia branch	3,229,142.3	1,598,650.7	1,461,506.1	1,622,319.0
3	SEB banka	3,044,450.5	1,003,486.8	833,810.3	2,002,542.2
4	Citadele banka	1,646,942.2	671,392.1	245,273.2	967,481.2
5	OP Corporate Bank branch Latvia	433,492.2	0.0	0.0	424,553.5
6	BlueOrange Bank	248,146.2	16,252.1	6,500.2	231,894.1
7	PNB Banka**	219,399.9	14,200.9	1,999.3	205,199.0
8	Danske Bank Latvia branch	148,557.2	4,409.9	3,351.5	144,147.3
9	Meridian Trade Bank	101,774.0	8,096.3	4,081.8	93,677.7
10	Regionāla investīciju banka	98,714.2	4,258.8	48.0	94,455.4
11	PrivatBank	83,624.9	29,859.9	13,322.3	53,765.1
12	Signet Bank	63,422.4	19,627.3	2,357.8	43,795.1
13	Baltic International Bank	59,998.0	19,831.9	1,097.9	40,166.0
14	LPB Bank	51,688.7	8,792.3	2,999.4	42,896.5
15	Rigensis Bank	42,075.6	1,819.9	162.4	40,255.6
16	Expobank	10,732.7	3.6	0.0	10,729.1
	<b>Total banking industry</b>	<b>13,917,048.9</b>	<b>5,375,913.5</b>	<b>4,149,305.7</b>	<b>8,461,795.0</b>
17	Altum	238,025.2	27,535.8	6,865.1	210,489.4

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.

\*\* PNB Banka was declared insolvent on September 12, 2019.