

BANKS' ASSETS AS OF DECEMBER 31, 2019, thousands EUR*

No	Name	31.12.2019.	Changes comparing to					
			30.09.2019.		30.06.2019.		31.12.2018.	
				%		%		%
1	Swedbank	5,892,970.4	133,286.8	2.3	317,644.4	5.7	-6,867.5	-0.1
2	Luminor Bank Latvia branch	4,235,688.1	-13,711.4	-0.3	-60,177.6	-1.4	-596,699.6	-12.3
3	SEB banka	3,968,746.2	65,057.4	1.7	125,818.7	3.3	224,878.3	6.0
4	Citadele banka	3,512,010.6	141,745.1	4.2	477,128.0	15.7	1,116,418.2	46.6
5	OP Corporate Bank branch Latvia	737,672.4	-15,996.3	-2.1	-17,080.5	-2.3	55,893.5	8.2
6	BlueOrange Bank	554,814.2	-11,557.5	-2.0	66,250.5	13.6	38,158.0	7.4
7	Regionāla investīciju banka	299,113.8	41,589.0	16.1	47,409.8	18.8	-6,194.1	-2.0
8	Rīgensis Bank	252,099.8	52,227.9	26.1	-87,600.2	-25.8	-203,644.4	-44.7
9	Baltic International Bank	241,355.4	-65,493.2	-21.3	-76,630.5	-24.1	-60,345.9	-20.0
10	PrivatBank	213,058.3	-20,779.3	-8.9	-11,897.5	-5.3	-20,143.5	-8.6
11	Signet Bank	197,633.4	14,101.8	7.7	50,243.4	34.1	54,506.6	38.1
12	LPB Bank	196,025.0	-6,644.7	-3.3	-1,047.8	-0.5	-2,075.1	-1.0
13	Industra Bank (Meridian Trade Bank)	195,107.4	-5,164.5	-2.6	-8,157.2	-4.0	-16,701.9	-7.9
14	Danske Bank Latvia branch	171,544.6	-24,451.9	-12.5	-92,031.0	-34.9	-208,666.0	-54.9
15	Expobank	69,777.7	-3,186.8	-4.4	2,348.5	3.5	-12,456.4	-15.1
	FLA member banks	20,737,617.5	281,022.5	1.4	732,221.1	3.7	356,060.2	1.7
	Total banking industry	23,202,892.2	248,437.5	1.1	565,372.5	2.5	332,226.6	1.5
16	Altum	587,537.8	21,192.0	3.7	40,817.8	7.5	45,849.8	8.5

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

Data source: information from the members of Finance Latvia Association, non-audited data;

Data source of banking industry: the Bank of Latvia, monthly reports of monetary financial institutions in Latvia.

BANKS' CAPITAL AND RESERVES AS OF DECEMBER 31, 2019, thousands EUR

No	Name	31.12.2019.	Changes comparing to	
			31.12.2018.	%
1	Swedbank	855,113.9	49,921.8	6.2
2	Luminor Bank Latvia branch	562,040.3	14,652.8	2.7
3	SEB banka	372,321.3	1,356.2	0.4
4	Citadele banka	324,486.5	57,053.2	21.3
5	Rigensis Bank	77,712.1	11,855.6	18.0
6	BlueOrange Bank	66,168.9	191.5	0.3
7	Expobank	36,093.0	-857.1	-2.3
8	Regionāla investīciju banka	35,476.5	2,635.9	8.0
9	PrivatBank	31,495.5	-8,395.0	-21.0
10	LPB Bank	27,912.4	-2,619.9	-8.6
11	Baltic International Bank	20,526.6	-4,334.2	-17.4
12	Signet Bank	16,650.5	525.9	3.3
13	Industra Bank (Meridian Trade Bank)	7,918.5	-2,363.8	-23.0
14	Danske Bank Latvia branch	-		
15	OP Corporate Bank branch Latvia	-		
	FLA member banks	2,433,915.9	119,622.9	5.2
	Total banking industry	2,665,542.2	-186,682.0	-6.5
16	Altum	232,175.2	10,474.2	4.7

* Data of the members of Finance Latvia Association; capital of Danske Bank Latvia branch and OP Corporate Bank branch Latvia is not separated;

Data source: information from the members of Finance Latvia Association, non-audited data;

Data source of banking industry: the Bank of Latvia, monthly reports of monetary financial institutions in Latvia.

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

No	Name	31.12.2019.	Changes comparing to	
			31.12.2018.	%
1	Swedbank	98,148.2	-13,045.1	-11.7
2	SEB banka	47,170.4	1,303.6	2.8
3	Citadele banka	41,148.8	8,111.4	24.6
4	Luminor Bank Latvia branch	11,487.2	-32,755.7	-74.0
5	Rigensis Bank	7,124.6	4,138.6	138.6
6	LPB Bank	6,187.2	638.4	11.5
7	BlueOrange Bank	6,137.2	-1,229.7	-16.7
8	Regionāla investīciju banka	3,046.4	-3,197.4	-51.2
9	Signet Bank	810.4	199.9	32.8
10	Industra Bank (Meridian Trade Bank)	-589.9	-2,126.6	-138.4
11	Expobank	-835.1	-1,114.5	-398.8
12	Baltic International Bank	-2,766.2	-2,461.3	807.3
13	PrivatBank	-6,985.7	-2,790.0	66.5
14	Danske Bank Latvia branch	-		
15	OP Corporate Bank branch Latvia	-		
	FLA member banks	210,083.4	-44,328.3	-17.4
	Total banking industry	119,322.9	-175,154.2	-59.5
16	Altum	8,130.7	4,304.9	112.5

* Data of the members of Finance Latvia Association; Danske Bank Latvia branch and OP Corporate Bank branch Latvia data not available;

Data source: information from the members of Finance Latvia Association, non-audited data;

Data source of banking industry: the Bank of Latvia, monthly reports of monetary financial institutions in Latvia.

BANK DEPOSITS AS OF DECEMBER 31, 2019, thousands EUR

No	Name	31.12.2019.	Changes comparing to					
			30.09.2019.		30.06.2019.		31.12.2018.	
				%		%		%
1	Swedbank	4,881,371.7	139,760.6	2.9	309,831.2	6.8	-40,371.2	-0.8
2	SEB banka	3,099,627.6	131,607.7	4.4	167,058.1	5.7	397,109.3	14.7
3	Citadele banka	2,973,638.4	154,402.7	5.5	464,566.2	18.5	1,041,681.7	53.9
4	Luminor Bank Latvia branch	2,925,603.0	151,538.4	5.5	201,016.6	7.4	93,424.5	3.3
5	BlueOrange Bank	428,939.2	-12,253.7	-2.8	67,913.9	18.8	44,544.1	11.6
6	OP Corporate Bank branch Latvia	377,901.8	-3,602.7	-0.9	-1,668.4	-0.4	-43,154.0	-10.2
7	Regionala investiciju banka	231,109.7	45,414.1	24.5	49,813.0	27.5	2,162.7	0.9
8	Baltic International Bank	183,303.8	-63,971.0	-25.9	-79,236.6	-30.2	-59,782.0	-24.6
9	Rigensis Bank	170,425.9	50,632.1	42.3	-91,802.3	-35.0	-217,013.2	-56.0
10	Signet Bank	167,648.7	23,648.5	16.4	45,876.5	37.7	44,981.9	36.7
11	Industra Bank (Meridian Trade Bank)	155,823.7	-4,005.5	-2.5	-6,809.9	-4.2	-15,605.7	-9.1
12	PrivatBank	153,513.1	-897.1	-0.6	9,034.7	6.3	2,430.3	1.6
13	LPB Bank	151,880.3	2,287.1	1.5	7,344.5	5.1	369.1	0.2
14	Expobank	32,136.2	-2,823.5	-8.1	3,589.7	12.6	-12,194.7	-27.5
15	Danske Bank Latvia branch	2,322.8	-3,854.9	-62.4	-24,500.0	-91.3	-54,551.2	-95.9
	FLA member banks	15,935,245.9	607,882.7	4.0	1,122,027.2	7.6	1,184,031.6	8.0
	Total banking industry	17,206,388.0	654,356.0	4.0	589,319.1	3.5	873,881.8	5.4
16	Altum	0.0	0.0	0.0	0.0	0.0	0.0	0.0

* Data of the members of Finance Latvia Association;

Data source: information from the members of Finance Latvia Association, non-audited data;

Data source of banking industry: the Bank of Latvia, monthly reports of monetary financial institutions in Latvia.

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

No	Name	Deposits	Deposits by term		Deposits by customer type	
			Short-term	Long-term	Individuals	Companies*
1	Swedbank	4,881,371.7	4,395,991.2	485,380.5	2,985,079.1	1,778,969.6
2	SEB banka	3,099,627.6	2,612,387.1	487,240.5	1,699,106.5	1,155,065.8
3	Citadele banka	2,973,638.4	2,305,400.8	668,237.6	1,759,824.3	1,120,658.3
4	Luminor Bank Latvia branch	2,925,603.0	2,437,228.7	488,374.3	1,263,783.4	1,460,344.6
5	BlueOrange Bank	428,939.2	165,816.9	263,122.3	303,982.6	124,956.6
6	OP Corporate Bank branch Latvia	377,901.8	377,901.8	0.0	0.0	47,882.2
7	Regionāla investīciju banka	231,109.7	178,555.5	52,554.2	69,207.1	161,902.6
8	Baltic International Bank	183,303.8	157,208.9	26,094.9	60,478.6	122,825.2
9	Rigensis Bank	170,425.9	102,175.5	68,250.4	23,137.4	147,288.4
10	Signet Bank	167,648.7	143,045.3	24,603.5	65,685.4	101,963.4
11	Industra Bank (Meridian Trade Bank)	155,823.7	115,398.5	40,425.2	100,609.9	55,213.8
12	PrivatBank	153,513.1	53,134.4	100,378.7	120,217.2	33,230.8
13	LPB Bank	151,880.3	117,121.8	34,758.4	64,806.8	87,073.5
14	Expobank	32,136.2	28,304.2	3,832.0	8,549.0	23,587.2
15	Danske Bank Latvia branch	2,322.8	2,322.8	0.0	19.3	2,303.6
	FLA member banks	15,935,245.9	13,191,993.3	2,743,252.6	8,524,486.6	6,423,265.5
	Total banking industry	17,206,388.0	13,831,361.0	3,375,027.0	9,373,682.8	6,843,162.7
16	Altum	0.0	0.0	0.0	0.0	0.0

Data of the members of Finance Latvia Association;

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

Data source: information from the members of Finance Latvia Association, non-audited data;

Data source of banking industry: the Bank of Latvia, monthly reports of monetary financial institutions in Latvia.

BANKS' ISSUED LOANS AS OF DECEMBER 31, 2019, thousands EUR*

No	Name	31.12.2019.	Changes comparing to					
			30.09.2019.		30.06.2019.		31.12.2018.	
				%		%		%
1	Swedbank	3,532,030.2	16,772.5	0.5	65,533.1	1.9	177,147.2	5.3
2	SEB banka	3,042,953.1	-1,497.5	0.0	17,765.1	0.6	60,485.6	2.0
3	Luminor Bank Latvia branch	2,960,921.0	-268,221.3	-8.3	-333,009.2	-10.1	-503,896.2	-14.5
4	Citadele banka	1,645,282.5	-1,659.8	-0.1	59,393.8	3.7	411,376.0	33.3
5	OP Corporate Bank branch Latvia	413,771.4	-19,720.7	-4.5	-26,934.0	-6.1	80,042.1	24.0
6	BlueOrange Bank	257,083.5	8,937.4	3.6	39,726.9	18.3	56,863.7	28.4
7	Danske Bank Latvia branch	125,033.0	-23,524.2	-15.8	-60,484.9	-32.6	-188,311.3	-60.1
8	Industra Bank (Meridian Trade Bank)	100,094.3	-1,679.7	-1.7	-3,858.6	-3.7	-9,593.9	-8.7
9	Rigensis Bank	75,473.6	33,398.0	79.4	40,996.2	118.9	26,474.0	54.0
10	Regionala investiciju banka	70,756.4	-27,957.8	-28.3	-31,088.5	-30.5	-39,002.3	-35.5
11	PrivatBank	66,062.2	-17,562.7	-21.0	-16,373.2	-19.9	-17,244.6	-20.7
12	Signet Bank	66,025.0	2,602.6	4.1	25,792.7	64.1	27,943.8	73.4
13	LPB Bank	50,464.2	-1,224.5	-2.4	-1,654.3	-3.2	-3,389.5	-6.3
14	Baltic International Bank	43,990.8	-16,007.2	-26.7	-17,795.2	-28.8	-28,047.6	-38.9
15	Expobank	10,522.5	-210.2	-2.0	10,255.1	3835.8	10,341.9	5727.4
	FLA member banks	12,460,463.6	-317,555.1	-2.5	-231,735.1	-1.8	61,188.7	0.5
	Total banking industry	13,471,916.9	-445,132.0	-3.2	-376,846.7	-2.7	-94,746.4	-0.7
16	Altum	239,956.1	1,931.0	0.8	12,380.8	5.4	23,785.1	11.0

* Data of the members of Finance Latvia Association;

Data source: information from the members of Finance Latvia Association, non-audited data;

Data source of banking industry: the Bank of Latvia, monthly reports of monetary financial institutions in Latvia.

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

No	Name	Loans	Loans breakdown by customer type		
			individuals	companies	
				incl. housing loans for individuals	
1	Swedbank	3,532,030.2	1,806,214.0	1,591,119.9	1,696,325.0
2	SEB banka	3,042,953.1	1,013,772.1	848,637.8	1,991,882.1
3	Luminor Bank Latvia branch	2,960,921.0	1,557,424.6	1,424,987.8	1,395,393.6
4	Citadele banka	1,645,282.5	673,002.8	253,851.2	959,117.9
5	OP Corporate Bank branch Latvia	413,771.4	0.0	0.0	398,222.2
6	BlueOrange Bank	257,083.5	16,234.8	6,501.2	240,848.7
7	Danske Bank Latvia branch	125,033.0	3,888.2	3,004.9	121,144.8
8	Industra Bank (Meridian Trade Bank)	100,094.3	7,765.1	3,991.1	92,329.2
9	Rigensis Bank	75,473.6	2,079.6	444.9	73,394.0
10	Regionala investiciju banka	70,756.4	3,614.7	47.4	67,141.7
11	PrivatBank	66,062.2	30,570.0	13,726.7	35,492.2
12	Signet Bank	66,025.0	18,518.7	2,319.7	47,506.2
13	LPB Bank	50,464.2	8,626.5	2,957.6	41,837.7
14	Baltic International Bank	43,990.8	12,332.9	1,051.7	31,657.8
15	Expobank	10,522.5	5.3	0.0	10,517.2
	FLA member banks	12,460,463.6	5,154,049.5	4,152,642.0	7,202,810.3
	Total banking industry	13,471,916.9	5,349,520.4	4,157,370.7	8,018,792.7
16	Altum	239,956.1	26,746.2	6,440.2	213,209.9

Data of the members of Finance Latvia Association;

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

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Data source of banking industry: the Bank of Latvia, monthly reports of monetary financial institutions in Latvia.