

## BANKS' ASSETS AS OF MARCH 31, 2020, thousands EUR\*

No	Name	31.03.2020.	Changes comparing to					
			31.12.2019.		30.09.2019.		31.03.2019.	
				%		%		%
1	Swedbank	6,284,418.2	391,447.8	6.6	524,734.6	9.1	590,106.7	10.4
2	SEB banka	3,864,567.1	-104,179.1	-2.6	-39,121.6	-1.0	-83,118.0	-2.1
3	Luminor Bank Latvia branch	3,737,891.1	-497,050.8	-11.7	-511,508.4	-12.0	-629,981.2	-14.4
4	Citadele banka	3,732,431.3	220,420.6	6.3	362,165.7	10.7	752,302.5	25.2
5	BlueOrange Bank	585,689.1	30,874.9	5.6	19,317.4	3.4	78,927.4	15.6
6	OP Corporate Bank branch Latvia	448,147.7	-289,524.7	-39.2	-305,521.0	-40.5	-316,937.8	-41.4
7	Regionāla investīciju banka	298,627.4	-486.4	-0.2	41,102.7	16.0	5,480.2	1.9
8	Baltic International Bank	228,881.9	-12,473.5	-5.2	-77,966.8	-25.4	-79,030.7	-25.7
9	Rigensis Bank	217,155.7	-34,944.2	-13.9	17,283.7	8.6	-49,059.0	-18.4
10	PrivatBank	198,222.9	-14,835.3	-7.0	-35,614.6	-15.2	-32,096.2	-13.9
11	Signet Bank	193,227.5	-4,405.9	-2.2	9,695.9	5.3	46,935.3	32.1
12	Industra Bank	191,153.4	-3,954.0	-2.0	-9,118.5	-4.6	-13,141.5	-6.4
13	LPB Bank	189,796.2	-6,228.8	-3.2	-12,873.6	-6.4	-8,041.9	-4.1
14	Expobank	64,466.6	-5,311.1	-7.6	-8,497.8	-11.6	3,018.1	4.9
	<b>Association member banks</b>	<b>20,234,676.2</b>	<b>-330,650.5</b>	<b>-1.6</b>	<b>-25,922.3</b>	<b>-0.1</b>	<b>265,364.0</b>	<b>1.3</b>
	<b>Total banking industry</b>	<b>21,960,387.8</b>	<b>-1,242,504.4</b>	<b>-5.4</b>	<b>-994,066.9</b>	<b>-4.3</b>	<b>-911,382.8</b>	<b>-4.0</b>
15	Altum	615,481.6	27,943.9	4.8	49,135.9	8.7	84,986.7	16.0

\* 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 MARCH 31, 2020, thousands EUR**

No	Name	31.03.2020.	Changes comparing to	
			31.12.2019.	%
1	Swedbank	881,483.8	26,370.0	3.1
2	SEB banka	379,499.2	7,177.9	1.9
3	Citadele banka	311,600.2	-12,886.3	-4.0
4	Rigensis Bank	65,440.6	-12,271.5	-15.8
5	BlueOrange Bank	64,974.6	-1,194.3	-1.8
6	Expobank	35,793.2	-299.8	-0.8
7	Regionala investiciju banka	35,570.6	94.1	0.3
8	PrivatBank	29,056.2	-2,439.3	-7.7
9	LPB Bank	28,887.3	975.0	3.5
10	Industra Bank	23,598.7	15,680.3	198.0
11	Baltic International Bank	22,452.9	1,926.4	9.4
12	Signet Bank	17,127.6	477.2	2.9
13	Luminor Bank Latvia branch	-	0.0	0.0
14	OP Corporate Bank branch Latvia	-	0.0	0.0
	<b>Association member banks</b>	<b>1,895,485.2</b>	<b>23,609.6</b>	<b>1.3</b>
	<b>Total banking industry</b>	<b>2,749,111.6</b>	<b>83,569.4</b>	<b>3.1</b>
15	Altum	234,481.5	2,306.3	1.0

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

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 MARCH 31, 2020, thousands EUR**

No	Name	31.03.2020.	Changes comparing to	
			31.03.2019.	%
1	Swedbank	26,137.1	-2,919.1	-10.0
2	SEB banka	7,096.9	-5,516.7	-43.7
3	Rigensis Bank	2,002.9	1,009.7	101.7
4	LPB Bank	1,729.2	35.5	2.1
5	Signet Bank	575.6	536.6	1377.6
6	Regionala investiciju banka	143.4	-1,283.7	-90.0
7	BlueOrange Bank	141.0	-3,042.6	-95.6
8	Expobank	-320.1	-84.4	35.8
9	Baltic International Bank	-442.2	-282.5	176.8
10	PrivatBank	-1,857.6	-956.2	106.1
11	Industra Bank	-2,024.7	-2,284.3	-880.0
12	Citadele banka	-8,213.2	-13,646.9	-251.2
13	Luminor Bank Latvia branch	-	0.0	0.0
14	OP Corporate Bank branch Latvia	-	0.0	0.0
	<b>Association member banks</b>	<b>24,968.3</b>	<b>-28,434.7</b>	<b>-53.2</b>
	<b>Total banking industry</b>	<b>24,502.7</b>	<b>-42,512.7</b>	<b>-63.4</b>
15	Altum	2,801.8	282.4	11.2

\* Data of the members of Finance Latvia Association; profit of foreign branches is not reported;

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 MARCH 31, 2020, thousands EUR

No	Name	31.03.2020.	Changes comparing to					
			31.12.2019.		30.09.2019.		31.03.2019.	
				%		%		%
1	Swedbank	5,246,691.6	365,319.9	7.5	505,080.5	10.7	579,437.6	12.4
2	Citadele banka	3,185,232.0	211,593.6	7.1	365,996.2	13.0	721,043.5	29.3
3	SEB banka	2,996,100.5	-103,527.1	-3.3	28,080.5	0.9	112,603.3	3.9
4	Luminor Bank Latvia branch	2,868,001.8	-57,601.2	-2.0	93,937.2	3.4	13,490.9	0.5
5	BlueOrange Bank	459,721.7	30,782.5	7.2	18,528.8	4.2	79,851.6	21.0
6	Regionāla investīciju banka	230,464.7	-645.0	-0.3	44,769.1	24.1	11,008.0	5.0
7	Baltic International Bank	181,163.1	-2,140.7	-1.2	-66,111.7	-26.7	-66,592.2	-26.9
8	Signet Bank	163,460.2	-4,188.5	-2.5	19,460.0	13.5	39,181.9	31.5
9	Industra Bank	145,401.1	-10,422.5	-6.7	-14,428.0	-9.0	-17,144.5	-10.5
10	PrivatBank	144,874.8	-8,638.3	-5.6	-9,535.5	-6.2	-2,550.2	-1.7
11	Rigensis Bank	144,136.7	-26,289.2	-15.4	24,342.9	20.3	-49,882.3	-25.7
12	LPB Bank	144,077.6	-7,802.7	-5.1	-5,515.5	-3.7	-5,932.6	-4.0
13	OP Corporate Bank branch Latvia	51,049.1	-326,852.7	-86.5	-330,455.4	-86.6	-405,938.4	-88.8
14	Expobank	26,597.7	-5,538.5	-17.2	-8,362.1	-23.9	3,222.3	13.8
	<b>Association member banks</b>	<b>15,986,972.6</b>	<b>54,049.6</b>	<b>0.3</b>	<b>665,787.1</b>	<b>4.3</b>	<b>1,011,798.8</b>	<b>6.8</b>
	<b>Total banking industry</b>	<b>17,169,746.5</b>	<b>-36,641.5</b>	<b>-0.2</b>	<b>617,714.5</b>	<b>3.7</b>	<b>487,324.2</b>	<b>2.9</b>
15	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 March 31, 2020, thousands EUR**

No	Name	Deposits	Deposits by term		Deposits by customer type	
			Short-term	Long-term	Individuals	Companies*
1	Swedbank	<b>5,246,691.6</b>	4,759,313.0	487,378.7	3,041,760.6	2,053,275.0
2	Citadele banka	<b>3,185,232.0</b>	2,318,790.7	866,441.3	1,946,311.3	1,102,155.2
3	SEB banka	<b>2,996,100.5</b>	2,581,829.7	414,270.7	1,720,134.1	1,081,485.5
4	Luminor Bank Latvia branch	<b>2,868,001.8</b>	2,457,478.0	410,523.8	1,234,382.3	1,422,264.8
5	BlueOrange Bank	<b>459,721.7</b>	164,614.0	295,107.8	328,963.7	130,758.1
6	Regionāla investīciju banka	<b>230,464.7</b>	179,622.5	50,842.2	70,312.0	160,152.7
7	Baltic International Bank	<b>181,163.1</b>	157,758.9	23,404.2	56,197.3	124,965.8
8	Signet Bank	<b>163,460.2</b>	129,583.4	33,876.9	65,457.1	98,003.1
9	Industra Bank	<b>145,401.1</b>	108,321.1	37,080.0	94,304.1	51,097.0
10	PrivatBank	<b>144,874.8</b>	44,886.7	99,988.1	116,538.6	28,300.4
11	Rigensis Bank	<b>144,136.7</b>	91,919.1	52,217.5	22,337.1	121,799.6
12	LPB Bank	<b>144,077.6</b>	109,010.5	35,067.2	60,824.8	83,252.8
13	OP Corporate Bank branch Latvia	<b>51,049.1</b>	51,049.1	0.0	0.0	51,020.3
14	Expobank	<b>26,597.7</b>	19,602.1	6,995.6	11,822.8	14,774.9
	<b>Association member banks</b>	<b>15,986,972.6</b>	<b>13,173,778.5</b>	<b>2,813,194.1</b>	<b>8,769,345.9</b>	<b>6,523,305.2</b>
	<b>Total banking industry</b>	<b>17,169,746.5</b>	<b>13,749,418.3</b>	<b>3,420,328.2</b>	<b>9,567,464.0</b>	<b>6,902,972.9</b>
15	Altum	<b>0.0</b>	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 MARCH 31, 2020, thousands EUR\*

No	Name	31.03.2020.	Changes comparing to					
			31.12.2019.		30.09.2019.		31.03.2019.	
				%		%		%
1	Swedbank	<b>3,612,628.4</b>	80,598.2	2.3	97,370.7	2.8	178,764.2	5.2
2	SEB banka	<b>3,037,481.9</b>	-5,471.1	-0.2	-6,968.6	-0.2	43,939.6	1.5
3	Luminor Bank Latvia branch	<b>2,900,279.4</b>	-60,641.6	-2.0	-328,862.9	-10.2	-407,605.7	-12.3
4	Citadele banka	<b>1,632,737.0</b>	-12,545.5	-0.8	-14,205.3	-0.9	92,721.2	6.0
5	OP Corporate Bank branch Latvia	<b>440,759.5</b>	26,988.0	6.5	7,267.3	1.7	76,013.7	20.8
6	BlueOrange Bank	<b>274,716.6</b>	17,633.0	6.9	26,570.4	10.7	56,515.4	25.9
7	Industra Bank	<b>97,563.7</b>	-2,530.6	-2.5	-4,210.3	-4.1	-9,865.4	-9.2
8	Regionāla investīciju banka	<b>81,767.8</b>	11,011.4	15.6	-16,946.4	-17.2	-21,693.8	-21.0
9	Signet Bank	<b>79,810.3</b>	13,785.4	20.9	16,387.9	25.8	41,105.9	106.2
10	PrivatBank	<b>66,914.8</b>	852.6	1.3	-16,710.2	-20.0	-15,588.6	-18.9
11	Rigensis Bank	<b>60,358.8</b>	-15,114.8	-20.0	18,283.3	43.5	34,472.4	133.2
12	LPB Bank	<b>51,966.6</b>	1,502.4	3.0	277.9	0.5	10.3	0.0
13	Baltic International Bank	<b>38,838.1</b>	-5,152.6	-11.7	-21,159.8	-35.3	-30,091.1	-43.7
14	Expobank	<b>12,046.2</b>	1,523.7	14.5	1,313.5	12.2	11,861.4	6419.3
	<b>Association member banks</b>	<b>12,387,869.1</b>	<b>52,438.4</b>	<b>0.4</b>	<b>-241,592.5</b>	<b>-1.9</b>	<b>50,559.6</b>	<b>0.4</b>
	<b>Total banking industry</b>	<b>13,174,148.2</b>	<b>-297,768.6</b>	<b>-2.2</b>	<b>-742,900.7</b>	<b>-5.3</b>	<b>-580,920.5</b>	<b>-4.2</b>
15	Altum	<b>242,584.4</b>	2,628.3	1.1	4,559.2	1.9	23,605.1	10.8

\* 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 March 31, 2020, thousands EUR

No	Name	Loans	Loans breakdown by customer type		
			individuals		companies
				incl. housing loans for individuals	
1	Swedbank	3,612,628.4	1,830,031.8	1,621,573.1	1,715,282.1
2	SEB banka	3,037,481.9	1,022,881.5	860,185.5	1,915,797.4
3	Luminor Bank Latvia branch	2,900,279.4	1,534,419.9	1,399,952.0	1,357,654.1
4	Citadele banka	1,632,737.0	677,304.7	256,081.0	941,739.6
5	OP Corporate Bank branch Latvia	440,759.5	0.0	0.0	425,518.1
6	BlueOrange Bank	274,716.6	15,242.5	6,206.8	259,474.1
7	Industra Bank	97,563.7	7,326.0	3,664.4	90,237.7
8	Regionāla investīciju banka	81,767.8	3,197.4	46.8	78,570.3
9	Signet Bank	79,810.3	18,206.1	2,434.1	61,604.2
10	PrivatBank	66,914.8	31,454.7	14,721.1	35,460.1
11	Rīgensis Bank	60,358.8	2,784.7	500.0	57,574.1
12	LPB Bank	51,966.6	8,204.1	2,923.9	43,762.5
13	Baltic International Bank	38,838.1	8,473.2	1,000.5	30,364.9
14	Expobank	12,046.2	3.6	0.0	12,042.6
	<b>Association member banks</b>	<b>12,387,869.1</b>	<b>5,159,530.4</b>	<b>4,169,289.2</b>	<b>7,025,081.7</b>
	<b>Total banking industry</b>	<b>13,174,148.2</b>	<b>5,347,390.5</b>	<b>4,197,975.3</b>	<b>7,623,500.7</b>
15	Altum	242,584.4	27,012.8	6,134.6	217,284.9

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;

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.