

BANKS' ASSETS AS OF JUNE 30, 2020, thousands EUR*

No	Name	30.06.2020.	Changes comparing to					
			31.03.2020.		31.12.2019.		30.06.2019.	
				%		%		%
1	Swedbank	7,051,986.6	767,568.4	12.2	1,159,016.2	19.7	1,476,660.5	26.5
2	Citadele banka	4,316,333.2	583,901.9	15.6	804,322.5	22.9	1,281,450.6	42.2
3	SEB banka	4,040,681.1	176,114.0	4.6	71,934.9	1.8	197,753.6	5.1
4	Luminor Bank Latvia branch	3,517,605.3	-220,285.8	-5.9	-717,336.6	-16.9	-778,260.3	-18.1
5	BlueOrange Bank	619,305.2	33,616.1	5.7	64,491.0	11.6	130,741.5	26.8
6	Rigensis Bank	425,085.3	207,929.7	95.8	172,985.5	68.6	85,385.3	25.1
7	OP Corporate Bank branch Latvia	404,068.0	-44,079.7	-9.8	-333,604.4	-45.2	-350,685.0	-46.5
8	Regionāla investīciju banka	281,226.6	-17,400.8	-5.8	-17,887.2	-6.0	29,522.7	11.7
9	Signet Bank	231,291.7	38,064.2	19.7	33,658.3	17.0	83,901.7	56.9
10	Baltic International Bank	215,414.2	-13,467.7	-5.9	-25,941.2	-10.7	-102,571.7	-32.3
11	LPB Bank	201,161.6	11,365.4	6.0	5,136.6	2.6	4,088.8	2.1
12	Industra Bank	193,850.3	2,696.8	1.4	-1,257.1	-0.6	-9,414.3	-4.6
13	PrivatBank	192,327.3	-5,895.6	-3.0	-20,730.9	-9.7	-32,628.4	-14.5
14	Expobank	64,231.6	-235.0	-0.4	-5,546.1	-7.9	-3,197.5	-4.7
	Association member banks	21,754,568.1	1,519,891.9	7.5	1,189,241.5	5.8	2,012,747.4	10.2
	Total banking industry	23,312,982.2	1,352,594.4	6.2	110,090.0	0.5	675,462.4	3.0
15	Altum	732,220.0	116,738.3	19.0	144,682.2	24.6	185,500.0	33.9

* 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 JUNE 30, 2020, thousands EUR

No	Name	30.06.2020.	Changes comparing to	
			31.12.2019.	%
1	Swedbank	898,795.7	43,681.8	5.1
2	SEB banka	386,072.4	13,751.0	3.7
3	Citadele banka	292,094.3	-32,392.2	-10.0
4	Rigensis Bank	74,103.1	-3,609.0	-4.6
5	BlueOrange Bank	66,135.1	-33.8	-0.1
6	Regionala investiciju banka	36,158.1	681.6	1.9
7	Expobank	35,444.4	-648.6	-1.8
8	LPB Bank	31,024.2	3,111.8	11.1
9	PrivatBank	28,403.8	-3,091.7	-9.8
10	Baltic International Bank	23,312.8	2,786.2	13.6
11	Signet Bank	17,399.1	748.6	4.5
12	Industra Bank	14,479.6	6,561.1	82.9
13	Luminor Bank Latvia branch	-		
14	OP Corporate Bank branch Latvia	-		
	Association member banks	1,903,422.5	31,546.9	1.7
	Total banking industry	2,776,493.1	110,950.9	4.2
15	Altum	332,221.0	100,045.9	43.1

* 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 JUNE 30, 2020, thousands EUR

No	Name	30.06.2020.	Changes comparing to	
			30.06.2019.	%
1	Swedbank	44,253.8	-15,847.6	-26.4
2	SEB banka	13,582.2	-10,404.2	-43.4
3	Rigensis Bank	3,809.0	1,248.7	48.8
4	LPB Bank	2,465.8	-641.1	-20.6
5	Signet Bank	906.7	744.0	457.3
6	Regionala investiciju banka	730.9	-1,218.2	-62.5
7	BlueOrange Bank	558.1	-3,752.2	-87.1
8	Baltic International Bank	273.6	-21.7	-7.3
9	Expobank	-674.8	-123.2	22.3
10	PrivatBank	-2,832.9	-2,126.6	301.1
11	Industra Bank	-2,879.1	-3,345.8	-717.0
12	Citadele banka	-30,321.5	-42,771.6	-343.5
13	Luminor Bank Latvia branch	-		
14	OP Corporate Bank branch Latvia	-		
	Association member banks	29,871.8	-78,259.4	-72.4
	Total banking industry	47,323.7	-79,893.1	-62.8
15	Altum	737.8	-4,553.5	-86.1

* 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 JUNE 30, 2020, thousands EUR

No	Name	30.06.2020.	Changes comparing to					
			31.03.2020.		31.12.2019.		30.06.2019.	
				%		%		%
1	Swedbank	5,266,337.6	19,645.9	0.4	384,965.8	7.9	694,797.0	15.2
2	Citadele banka	3,354,564.4	169,332.4	5.3	380,926.0	12.8	845,492.1	33.7
3	SEB banka	3,154,552.7	158,452.2	5.3	54,925.1	1.8	221,983.2	7.6
4	Luminor Bank Latvia branch	2,661,499.9	-206,501.9	-7.2	-264,103.1	-9.0	-63,086.5	-2.3
5	BlueOrange Bank	498,213.5	38,491.7	8.4	69,274.2	16.2	137,188.1	38.0
6	Rigensis Bank	330,427.5	186,290.9	129.2	160,001.7	93.9	68,199.4	26.0
7	Regionāla investīciju banka	213,548.3	-16,916.4	-7.3	-17,561.4	-7.6	32,251.6	17.8
8	Signet Bank	196,136.9	32,676.6	20.0	28,488.1	17.0	74,364.6	61.1
9	Baltic International Bank	164,863.8	-16,299.3	-9.0	-18,440.0	-10.1	-97,676.6	-37.2
10	LPB Bank	143,951.1	-126.5	-0.1	-7,929.1	-5.2	-584.6	-0.4
11	Industra Bank	143,129.8	-2,271.3	-1.6	-12,693.9	-8.1	-19,503.8	-12.0
12	PrivatBank	140,576.1	-4,298.7	-3.0	-12,937.0	-8.4	-3,902.3	-2.7
13	OP Corporate Bank branch Latvia	36,099.1	-14,950.0	-29.3	-341,802.6	-90.4	-343,471.0	-90.5
14	Expobank	27,023.9	426.2	1.6	-5,112.3	-15.9	-1,522.6	-5.3
	Association member banks	16,330,924.5	343,951.9	2.2	398,001.4	2.5	1,544,528.6	10.4
	Total banking industry	17,372,422.2	202,675.7	1.2	166,034.3	1.0	755,353.3	4.5
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 June 30, 2020, thousands EUR

No	Name	Deposits	Deposits by term		Deposits by customer type	
			Short-term	Long-term	Individuals	Companies*
1	Swedbank	5,266,337.6	5,154,123.1	112,214.4	3,181,726.4	1,948,177.8
2	Citadele banka	3,354,564.4	2,522,755.7	831,808.7	1,956,032.0	1,256,302.0
3	SEB banka	3,154,552.7	2,737,074.4	417,478.2	1,773,678.2	1,208,129.2
4	Luminor Bank Latvia branch	2,661,499.9	2,338,787.8	322,712.1	1,274,135.8	1,198,523.4
5	BlueOrange Bank	498,213.5	190,984.0	307,229.5	339,195.6	159,017.9
6	Rigensis Bank	330,427.5	114,751.5	215,676.0	28,680.9	301,171.5
7	Regionāla investīciju banka	213,548.3	182,181.6	31,366.7	98,650.3	114,898.0
8	Signet Bank	196,136.9	159,283.3	36,853.6	81,416.3	114,720.6
9	Baltic International Bank	164,863.8	142,615.2	22,248.6	54,316.3	110,547.5
10	LPB Bank	143,951.1	109,310.6	34,640.5	65,152.8	78,798.3
11	Industra Bank	143,129.8	108,561.6	34,568.2	93,456.1	49,673.7
12	PrivatBank	140,576.1	57,725.8	82,850.3	114,635.7	25,745.1
13	OP Corporate Bank branch Latvia	36,099.1	36,099.1	0.0	0.0	36,080.9
14	Expobank	27,023.9	19,005.8	8,018.2	11,685.9	15,338.0
	Association member banks	16,330,924.5	13,873,259.5	2,457,665.0	9,072,762.2	6,617,123.9
	Total banking industry	17,372,422.2	14,422,308.4	2,950,113.8	9,730,225.0	6,999,030.0
15	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 JUNE 30, 2020, thousands EUR*

No	Name	30.06.2020.	Changes comparing to					
			31.03.2020.		31.12.2019.		30.06.2019.	
				%		%		%
1	Swedbank	3,570,581.5	-42,046.9	-1.2	38,551.3	1.1	104,084.3	3.0
2	SEB banka	3,095,990.1	58,508.2	1.9	53,037.1	1.7	70,802.1	2.3
3	Luminor Bank Latvia branch	2,896,863.3	-3,416.1	-0.1	-64,057.7	-2.2	-397,066.8	-12.1
4	Citadele banka	1,575,339.5	-57,397.4	-3.5	-69,942.9	-4.3	-10,549.2	-0.7
5	OP Corporate Bank branch Latvia	398,532.3	-42,227.2	-9.6	-15,239.1	-3.7	-42,173.2	-9.6
6	BlueOrange Bank	243,130.7	-31,585.8	-11.5	-13,952.8	-5.4	25,774.1	11.9
7	Rigensis Bank	239,818.5	179,459.7	297.3	164,344.9	217.8	205,341.1	595.6
8	Industra Bank	94,601.8	-2,961.9	-3.0	-5,492.5	-5.5	-9,351.1	-9.0
9	Regionala investiciju banka	81,282.5	-485.3	-0.6	10,526.1	14.9	-20,562.4	-20.2
10	Signet Bank	78,239.4	-1,570.9	-2.0	12,214.4	18.5	38,007.1	94.5
11	PrivatBank	61,831.9	-5,082.9	-7.6	-4,230.3	-6.4	-20,603.5	-25.0
12	LPB Bank	54,300.8	2,334.2	4.5	3,836.6	7.6	2,182.3	4.2
13	Baltic International Bank	43,527.5	4,689.4	12.1	-463.3	-1.1	-18,258.4	-29.6
14	Expobank	15,841.0	3,794.8	31.5	5,318.5	50.5	15,573.6	5825.1
	Association member banks	12,449,880.8	62,011.8	0.5	114,450.2	0.9	-56,800.0	-0.5
	Total banking industry	13,182,106.9	7,958.7	0.1	-289,810.0	-2.2	-666,656.6	-4.8
15	Altum	282,123.2	39,538.8	16.3	42,167.1	17.6	54,547.9	24.0

* 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 June 30, 2020, thousands EUR

No	Name	Loans	Loans breakdown by customer type		
			individuals		companies
				incl. housing loans for individuals	
1	Swedbank	3,570,581.5	1,838,975.0	1,636,161.9	1,662,609.5
2	SEB banka	3,095,990.1	1,019,820.6	860,688.8	1,981,036.5
3	Luminor Bank Latvia branch	2,896,863.3	1,513,234.9	1,388,743.2	1,375,904.7
4	Citadele banka	1,575,339.5	661,721.5	249,570.7	899,261.0
5	OP Corporate Bank branch Latvia	398,532.3	0.0	0.0	383,647.4
6	BlueOrange Bank	243,130.7	13,854.6	6,352.7	229,276.1
7	Rigensis Bank	239,818.5	6,471.8	593.4	233,346.7
8	Industra Bank	94,601.8	7,222.1	3,598.9	87,379.7
9	Regionāla investīciju banka	81,282.5	3,166.8	36.4	78,115.7
10	Signet Bank	78,239.4	18,788.5	2,520.2	59,450.9
11	PrivatBank	61,831.9	31,411.2	15,018.8	30,420.7
12	LPB Bank	54,300.8	7,860.9	2,743.8	46,439.9
13	Baltic International Bank	43,527.5	9,448.3	1,281.9	34,079.3
14	Expobank	15,841.0	153.3	0.0	15,687.6
	Association member banks	12,449,880.8	5,132,129.4	4,167,310.6	7,116,655.7
	Total banking industry	13,182,106.9	5,295,341.5	4,183,671.1	7,685,669.8
15	Altum	282,123.2	27,956.6	5,814.8	254,166.6

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.