

BANKS' ASSETS AS OF DECEMBER 31, 2020, thousands EUR*

No	Name	31.12.2020.	Changes comparing to					
			30.09.2020.		30.06.2020.		31.12.2019.	
				%		%		%
1	Swedbank	7,764,053.0	437,105.0	6.0	712,066.4	10.1	1,871,082.5	31.8
2	Citadele banka	4,432,223.1	178,884.7	4.2	115,890.0	2.7	920,212.5	26.2
3	SEB banka	4,288,216.4	113,384.2	2.7	247,535.3	6.1	319,470.2	8.0
4	Luminor Bank Latvia branch	3,618,010.7	65,995.0	1.9	100,405.3	2.9	-616,931.3	-14.6
5	BlueOrange Bank	742,447.4	-2,654.7	-0.4	123,142.2	19.9	187,633.2	33.8
6	OP Corporate Bank branch Latvia	391,671.2	-22,881.1	-5.5	-12,396.8	-3.1	-346,001.2	-46.9
7	Rigensis Bank	323,146.9	-65,991.1	-17.0	-101,938.4	-24.0	71,047.1	28.2
8	Regionāla investīciju banka	272,704.2	25,413.3	10.3	-8,522.4	-3.0	-26,409.5	-8.8
9	LPB Bank	240,313.6	44,889.1	23.0	39,152.0	19.5	44,288.6	22.6
10	Baltic International Bank	225,650.1	-9,400.2	-4.0	10,235.9	4.8	-15,705.3	-6.5
11	Signet Bank	224,359.9	17,609.6	8.5	-6,931.9	-3.0	26,726.5	13.5
12	Industra Bank	163,867.2	-19,938.8	-10.8	-29,983.1	-15.5	-31,240.2	-16.0
13	PrivatBank	153,497.1	-29,386.3	-16.1	-38,830.3	-20.2	-59,561.2	-28.0
14	Expobank	62,123.2	-9,793.6	-13.6	-2,108.4	-3.3	-7,654.4	-11.0
	Association member banks	22,902,283.9	723,235.1	3.3	1,147,715.8	5.3	2,336,957.3	11.4
	Total banking industry	24,558,138.7	652,244.7	2.7	1,245,156.5	5.3	1,355,246.5	5.8
15	Altum	882,396.3	52,586.3	6.3	150,176.3	20.5	294,858.5	50.2

* 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, 2020, thousands EUR

No	Name	31.12.2020.	Changes comparing to	
			31.12.2019.	%
1	Swedbank	930,834.5	75,720.6	8.9
2	SEB banka	408,457.0	36,135.6	9.7
3	Citadele banka	317,598.6	-6,888.0	-2.1
4	Rigensis Bank	75,800.1	-1,912.1	-2.5
5	BlueOrange Bank	71,002.5	4,833.7	7.3
6	Regionala investiciju banka	36,039.9	563.3	1.6
7	Expobank	35,644.4	-448.6	-1.2
8	LPB Bank	32,028.9	4,116.6	14.7
9	Baltic International Bank	24,451.7	3,925.2	19.1
10	Signet Bank	18,099.9	1,449.4	8.7
11	PrivatBank	17,845.6	-13,649.9	-43.3
12	Industra Bank	13,335.5	5,417.1	68.4
13	Luminor Bank Latvia branch	-		
14	OP Corporate Bank branch Latvia	-		
	Association member banks	1,981,138.5	109,262.9	5.8
	Total banking industry	2,926,937.1	261,394.9	9.8
15	Altum	381,704.1	149,528.9	64.4

* 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 DECEMBER 31, 2020, thousands EUR

No	Name	31.12.2020.	Changes comparing to	
			31.12.2019.	%
1	Swedbank	75,325.5	-22,822.7	-23.3
2	SEB banka	35,758.6	-11,411.8	-24.2
3	BlueOrange Bank	4,903.5	-1,233.7	-20.1
4	LPB Bank	3,620.2	-2,566.9	-41.5
5	Rigensis Bank	2,659.3	-4,465.3	-62.7
6	Signet Bank	1,626.8	816.4	100.7
7	Regionāla investīciju banka	797.4	-2,249.0	-73.8
8	Expobank	-964.8	-129.8	15.5
9	Baltic International Bank	-1,463.0	1,303.2	-47.1
10	Industra Bank	-3,620.7	-3,030.8	513.8
11	Citadele banka	-4,760.9	-45,909.6	-111.6
12	PrivatBank	-13,633.4	-6,647.6	95.2
13	Luminor Bank Latvia branch	-		
14	OP Corporate Bank branch Latvia	-		
	Association member banks	100,248.5	-98,347.6	-49.5
	Total banking industry	146,016.8	26,693.9	22.4
15	Altum	5,156.7	-2,974.0	-36.6

* 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 DECEMBER 31, 2020, thousands EUR

No	Name	31.12.2020.	Changes comparing to					
			30.09.2020.		30.06.2020.		31.12.2019.	
				%		%		%
1	Swedbank	5,853,163.1	365,586.9	6.7	586,825.5	11.1	971,791.3	19.9
2	SEB banka	3,518,136.5	292,703.8	9.1	363,583.8	11.5	418,508.9	13.5
3	Citadele banka	3,454,985.8	156,465.0	4.7	100,421.4	3.0	481,347.4	16.2
4	Luminor Bank Latvia branch	2,892,264.6	178,013.9	6.6	230,764.8	8.7	-33,338.3	-1.1
5	BlueOrange Bank	542,624.5	-7,952.3	-1.4	44,411.0	8.9	113,685.2	26.5
6	Rigensis Bank	240,244.2	-63,535.6	-20.9	-90,183.3	-27.3	69,818.3	41.0
7	Regionāla investīciju banka	208,509.3	29,344.6	16.4	-5,039.0	-2.4	-22,600.4	-9.8
8	Baltic International Bank	182,319.3	-3,732.4	-2.0	17,455.5	10.6	-984.5	-0.5
9	LPB Bank	181,900.3	50,678.2	38.6	37,949.1	26.4	30,020.0	19.8
10	Signet Bank	181,194.9	4,546.6	2.6	-14,942.0	-7.6	13,546.2	8.1
11	Industra Bank	130,968.3	-3,127.9	-2.3	-12,161.5	-8.5	-24,855.4	-16.0
12	PrivatBank	111,663.6	-22,035.4	-16.5	-28,912.5	-20.6	-41,849.5	-27.3
13	OP Corporate Bank branch Latvia	61,025.9	842.4	1.4	24,926.8	69.1	-316,875.9	-83.9
14	Expobank	25,322.5	-3,964.2	-13.5	-1,701.4	-6.3	-6,813.7	-21.2
	Association member banks	17,584,322.5	973,833.7	5.9	1,253,398.0	7.7	1,651,399.4	10.4
	Total banking industry	18,659,256.5	920,333.8	5.2	1,286,834.3	7.4	1,452,868.6	8.4
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 December 31, 2020, thousands EUR

No	Name	Deposits	Deposits by term		Deposits by customer type	
			Short-term	Long-term	Individuals	Companies*
1	Swedbank	5,853,163.1	5,742,895.7	110,267.4	3,492,962.4	2,253,965.1
2	SEB banka	3,518,136.5	3,084,913.2	433,223.2	1,925,052.2	1,437,475.7
3	Citadele banka	3,454,985.8	2,732,549.1	722,436.7	1,955,554.6	1,327,378.7
4	Luminor Bank Latvia branch	2,892,264.6	2,600,469.9	291,794.7	1,335,573.5	1,397,002.3
5	BlueOrange Bank	542,624.5	203,160.2	339,464.3	371,158.7	171,465.7
6	Rigensis Bank	240,244.2	101,768.9	138,475.3	22,928.2	217,316.0
7	Regionāla investīciju banka	208,509.3	175,464.5	33,044.7	95,701.7	112,807.6
8	Baltic International Bank	182,319.3	163,982.5	18,336.7	47,012.1	135,307.2
9	LPB Bank	181,900.3	145,094.3	36,806.0	60,197.7	121,702.6
10	Signet Bank	181,194.9	152,028.3	29,166.6	86,835.6	94,359.2
11	Industra Bank	130,968.3	100,677.7	30,290.6	80,589.0	50,208.5
12	PrivatBank	111,663.6	34,958.1	76,705.4	90,542.3	21,071.4
13	OP Corporate Bank branch Latvia	61,025.9	61,025.9	0.0	0.0	60,123.2
14	Expobank	25,322.5	16,742.1	8,580.4	11,208.4	14,114.1
	Association member banks	17,584,322.5	15,315,730.5	2,268,592.0	9,575,316.3	7,414,297.3
	Total banking industry	18,659,256.5	15,912,105.2	2,747,151.3	10,240,760.2	7,824,580.7
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 DECEMBER 31, 2020, thousands EUR*

No	Name	31.12.2020.	Changes comparing to					
			30.09.2020.		30.06.2020.		31.12.2019.	
				%		%		%
1	Swedbank	3,530,560.5	-53,480.5	-1.5	-40,020.9	-1.1	-1,469.7	0.0
2	SEB banka	3,080,159.4	-3,915.6	-0.1	-15,830.7	-0.5	37,206.4	1.2
3	Luminor Bank Latvia branch	2,817,399.0	-69,942.6	-2.4	-79,464.4	-2.7	-143,522.0	-4.8
4	Citadele banka	1,577,973.7	-35,631.8	-2.2	2,634.1	0.2	-67,308.8	-4.1
5	OP Corporate Bank branch Latvia	362,643.0	-46,828.4	-11.4	-35,889.3	-9.0	-51,128.4	-12.4
6	BlueOrange Bank	308,444.3	26,109.3	9.2	65,313.6	26.9	51,360.8	20.0
7	Rigensis Bank	120,430.5	-95,200.3	-44.1	-119,388.0	-49.8	44,956.9	59.6
8	Signet Bank	84,053.0	1,932.3	2.4	5,813.6	7.4	18,028.0	27.3
9	Industra Bank	80,554.6	-13,244.5	-14.1	-14,047.2	-14.8	-19,539.7	-19.5
10	Regionala investiciju banka	78,434.5	-8,034.8	-9.3	-2,848.0	-3.5	7,678.1	10.9
11	PrivatBank	54,757.8	-2,763.1	-4.8	-7,074.1	-11.4	-11,304.4	-17.1
12	LPB Bank	50,617.2	-2,353.2	-4.4	-3,683.5	-6.8	153.0	0.3
13	Baltic International Bank	43,681.8	700.7	1.6	154.3	0.4	-309.0	-0.7
14	Expobank	22,503.2	2,393.0	11.9	6,662.2	42.1	11,980.7	113.9
	Association member banks	12,212,212.5	-300,259.4	-2.4	-237,668.3	-1.9	-123,218.1	-1.0
	Total banking industry	12,948,131.9	-343,985.9	-2.6	-233,975.0	-1.8	-523,785.0	-3.9
15	Altum	333,894.8	8,610.1	2.6	51,771.6	18.4	93,938.7	39.1

* 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, 2020, thousands EUR

No	Name	Loans	Loans breakdown by customer type		
			individuals	companies	
				incl. housing loans for individuals	
1	Swedbank	3,530,560.5	1,872,908.1	1,678,762.7	1,588,200.9
2	SEB banka	3,080,159.4	1,038,690.8	886,573.9	1,949,317.6
3	Luminor Bank Latvia branch	2,817,399.0	1,485,217.8	1,273,577.5	1,324,618.7
4	Citadele banka	1,577,973.7	680,305.4	257,542.6	878,082.0
5	OP Corporate Bank branch Latvia	362,643.0	0.0	0.0	355,506.6
6	BlueOrange Bank	308,444.3	15,183.9	7,953.3	293,260.4
7	Rigensis Bank	120,430.5	6,159.1	685.7	114,271.4
8	Signet Bank	84,053.0	24,143.0	345.0	59,870.0
9	Industra Bank	80,554.6	6,434.0	3,473.8	74,120.6
10	Regionāla investīciju banka	78,434.5	2,107.5	43.3	76,327.0
11	PrivatBank	54,757.8	30,530.8	13,371.8	24,227.0
12	LPB Bank	50,617.2	7,885.3	2,862.9	42,731.9
13	Baltic International Bank	43,681.8	10,048.5	1,366.0	33,633.3
14	Expobank	22,503.2	3,752.4	0.0	18,750.7
	Association member banks	12,212,212.5	5,183,366.6	4,126,558.6	6,832,918.2
	Total banking industry	12,948,131.9	5,372,281.7	4,156,382.4	7,379,962.5
15	Altum	333,894.8	28,902.8	5,212.6	304,992.0

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.