

OPERATING RESULTS OF LATVIAN COMMERCIAL BANKS

2nd quarter 2021

CONTENTS

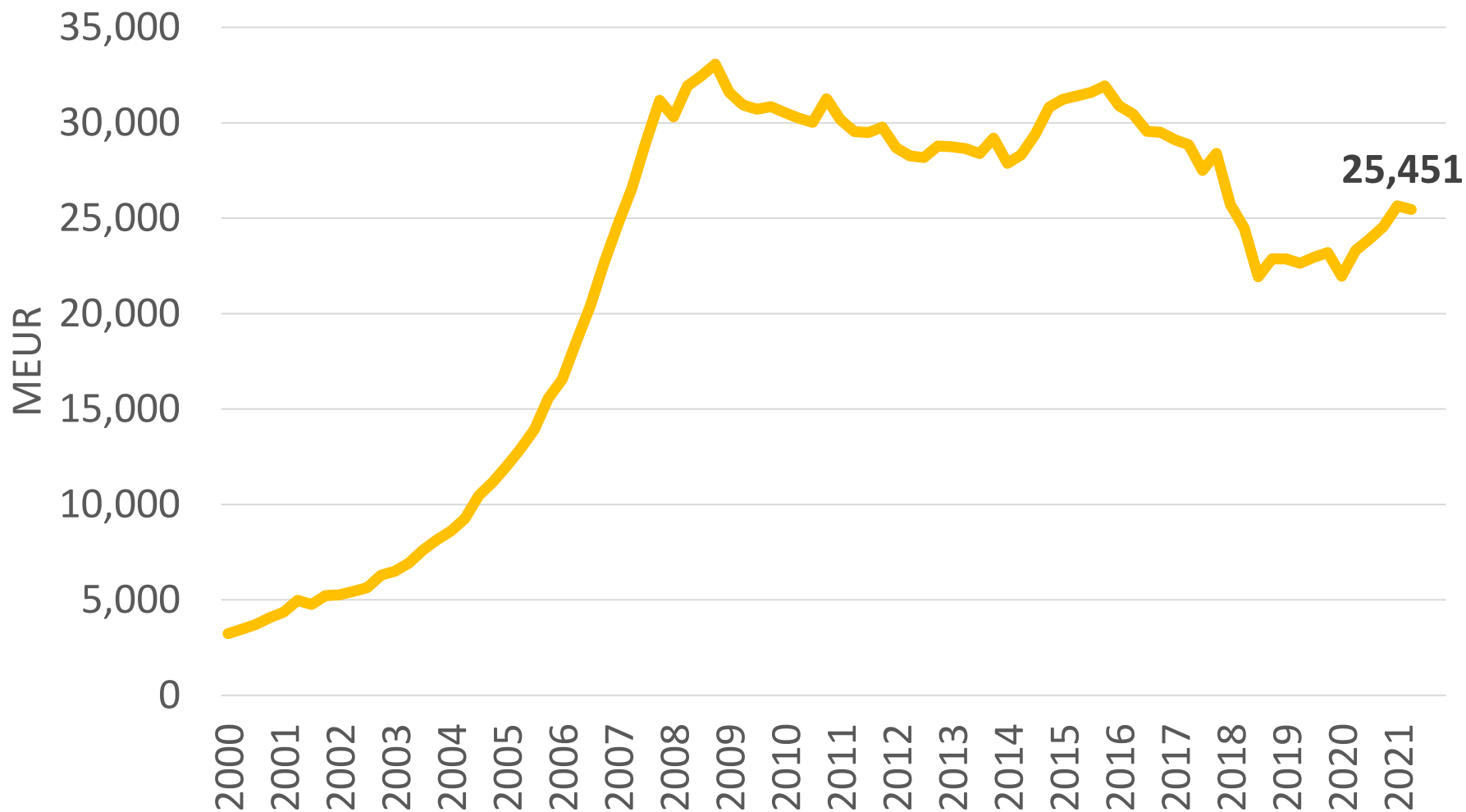
1. Gross assets
2. Capital
3. Profit
4. Issued loans
5. Deposits
6. Assets under management and administration
7. Financial ratios

METHODOLOGY

- Data of the members of Finance Latvia Association is 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, SOLO level data;
- Profit and capital of foreign branches are not reported and financial ratios are not calculated.

1. GROSS ASSETS

Gross assets of Latvian banking sector 2000-2021*



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

* - 6 months 2021

Gross assets of Latvian banking sector

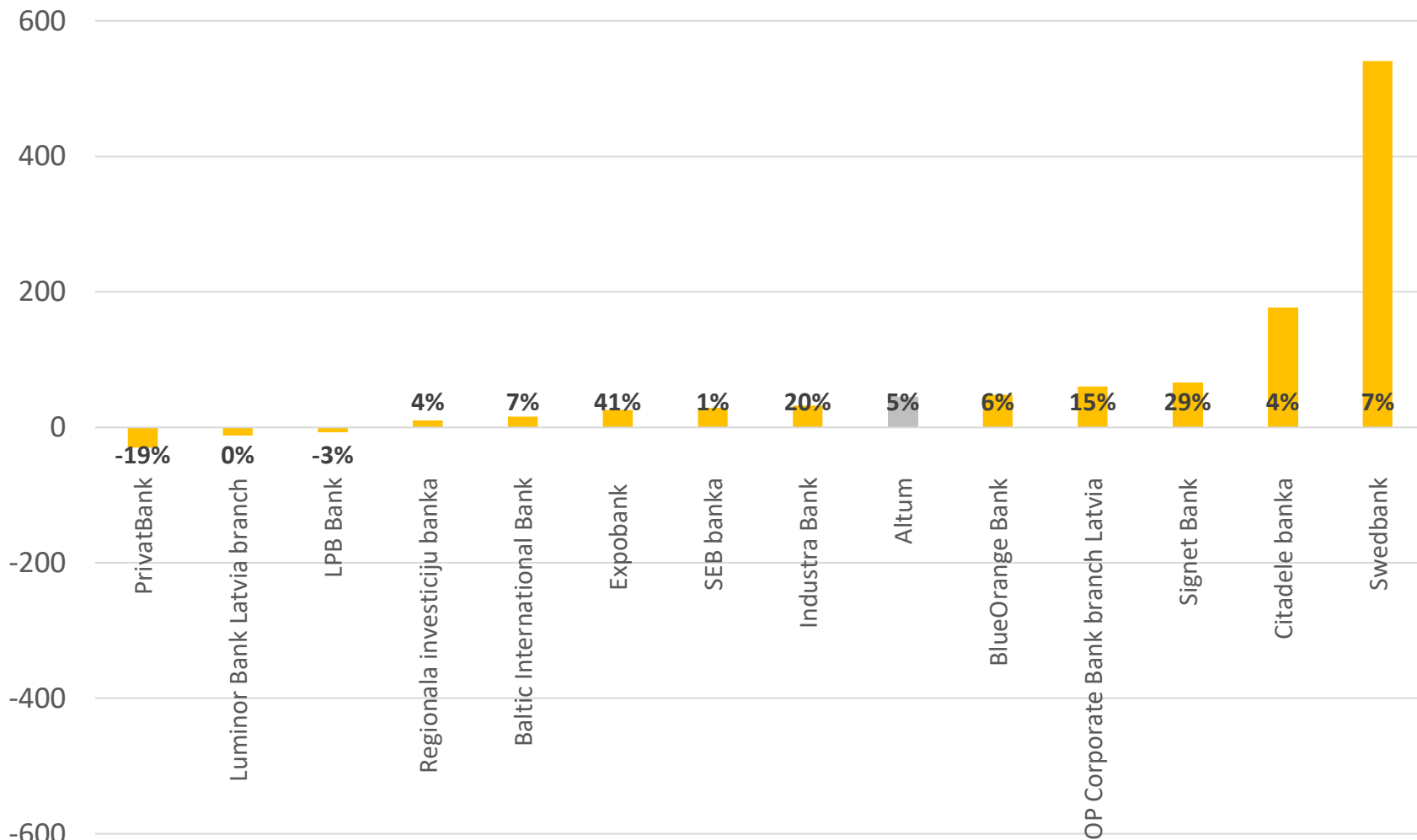
- Total gross assets of Latvian commercial banks were EUR 25.45 billion as of June 30, 2021;
- The value of assets has decreased by 1% or 0.19 billion EUR in the 2nd quarter 2021;
- Total gross assets increased by 9% or 2.14 billion EUR in the last 12 months period.

Gross assets as of 30.06.2021, MEUR

Name	Value	Change in 2021	
Swedbank	8,304.7	540.6	7.0%
Citadele banka	4,608.7	176.5	4.0%
SEB banka	4,317.0	28.8	0.7%
Luminor Bank Latvia branch	3,605.8	-12.2	-0.3%
BlueOrange Bank	790.2	47.8	6.4%
OP Corporate Bank branch Latvia	451.9	60.2	15.4%
Signet Bank	290.4	66.1	29.4%
Regionala investiciju banka	282.9	10.2	3.8%
Baltic International Bank	241.3	15.7	6.9%
LPB Bank	232.9	-7.4	-3.1%
Industra Bank	195.9	32.0	19.5%
PrivatBank	123.6	-29.9	-19.5%
Expobank	87.8	25.6	41.3%
Association member banks	23,533.2	954.1	4.2%
Total banking industry	25,451.0	892.9	3.6%
Altum	927.5	45.1	5.1%

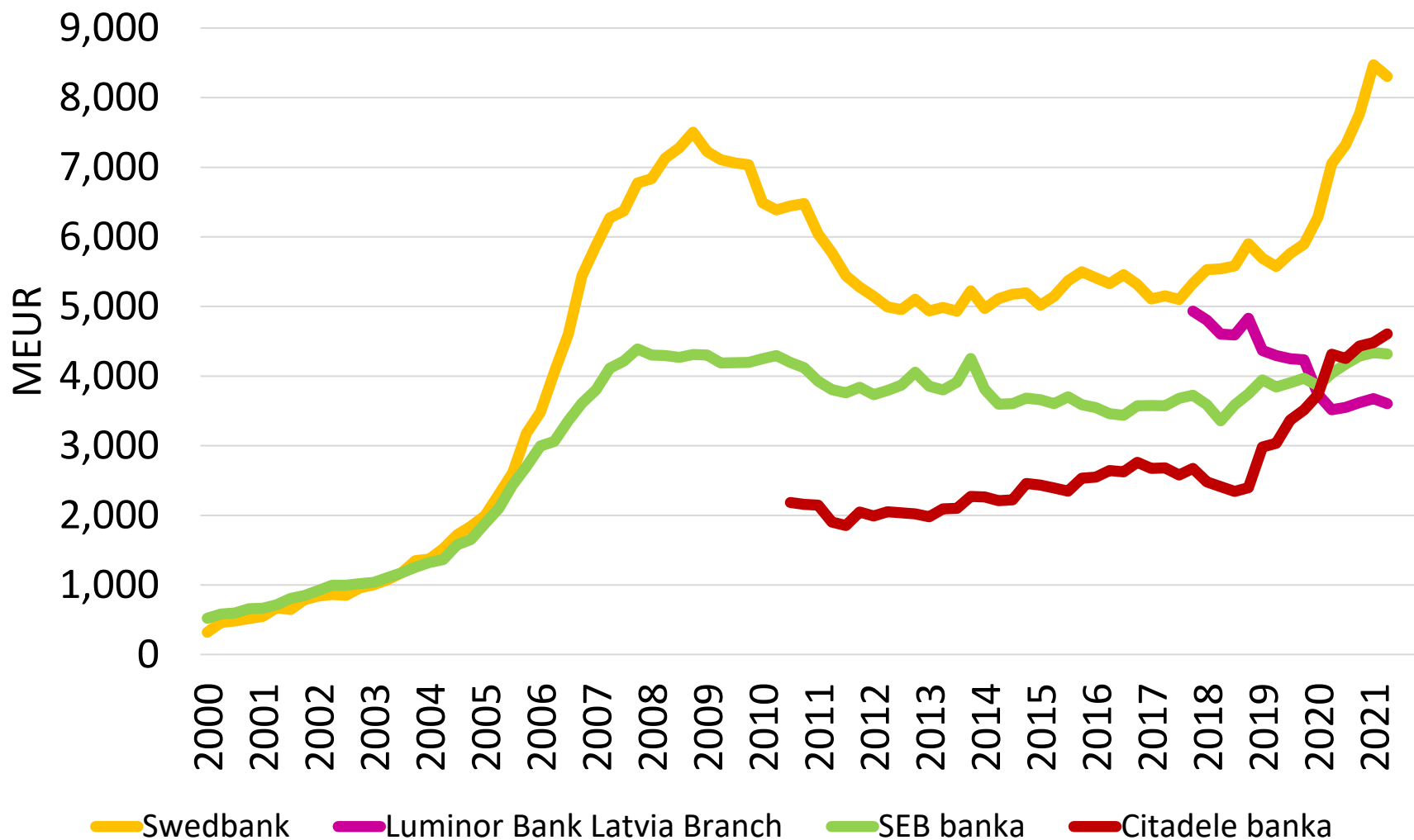
Data source: information from the members of Finance Latvia Association, non-audited data;
 Data source of banking industry: the Bank of Latvia, monthly reports of monetary financial institutions in Latvia.

Change of gross assets 30.06.2021. vs 31.12.2020., MEUR



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

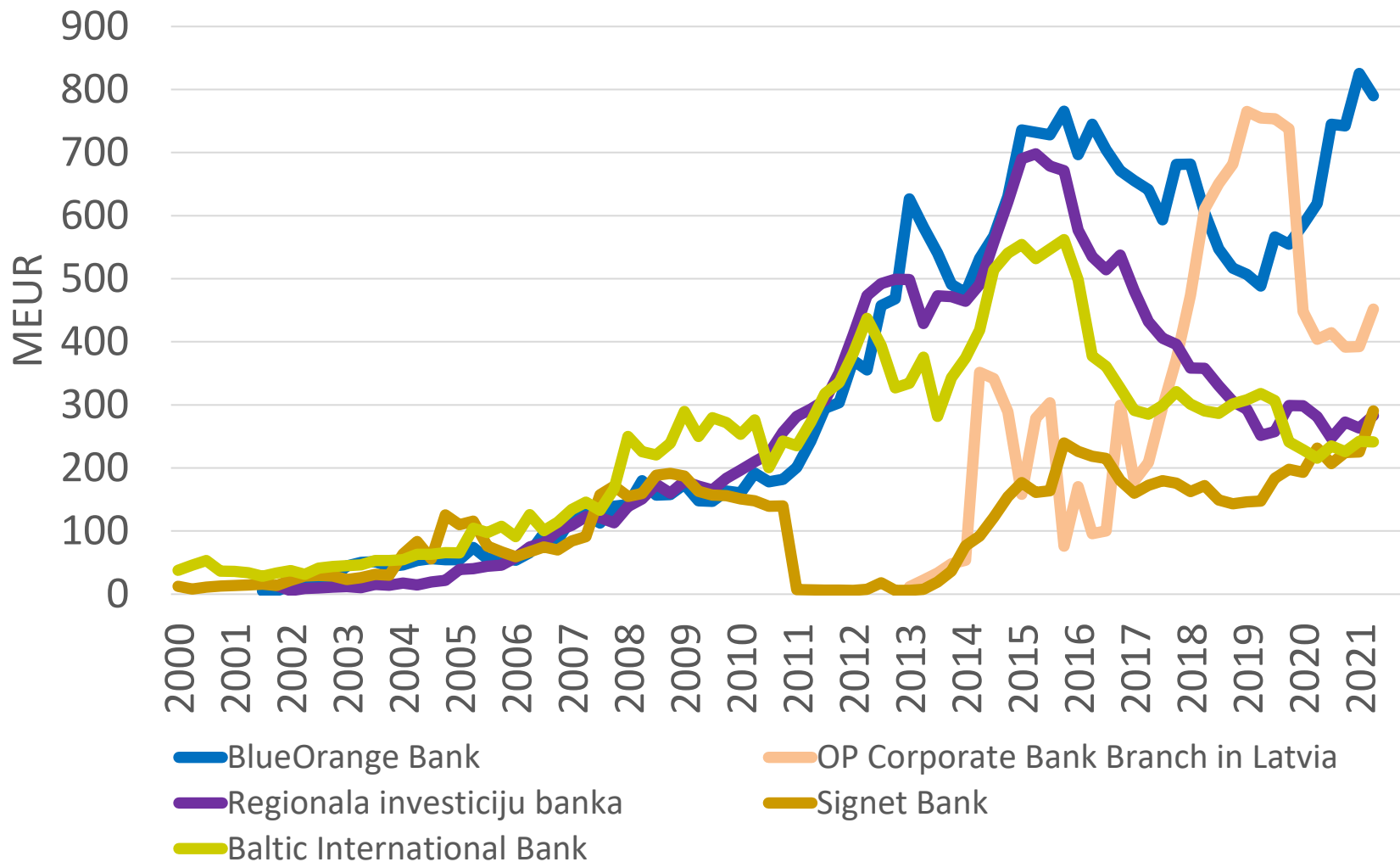
Banks' gross assets 2000-2021* (1)



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

* - 6 months 2021

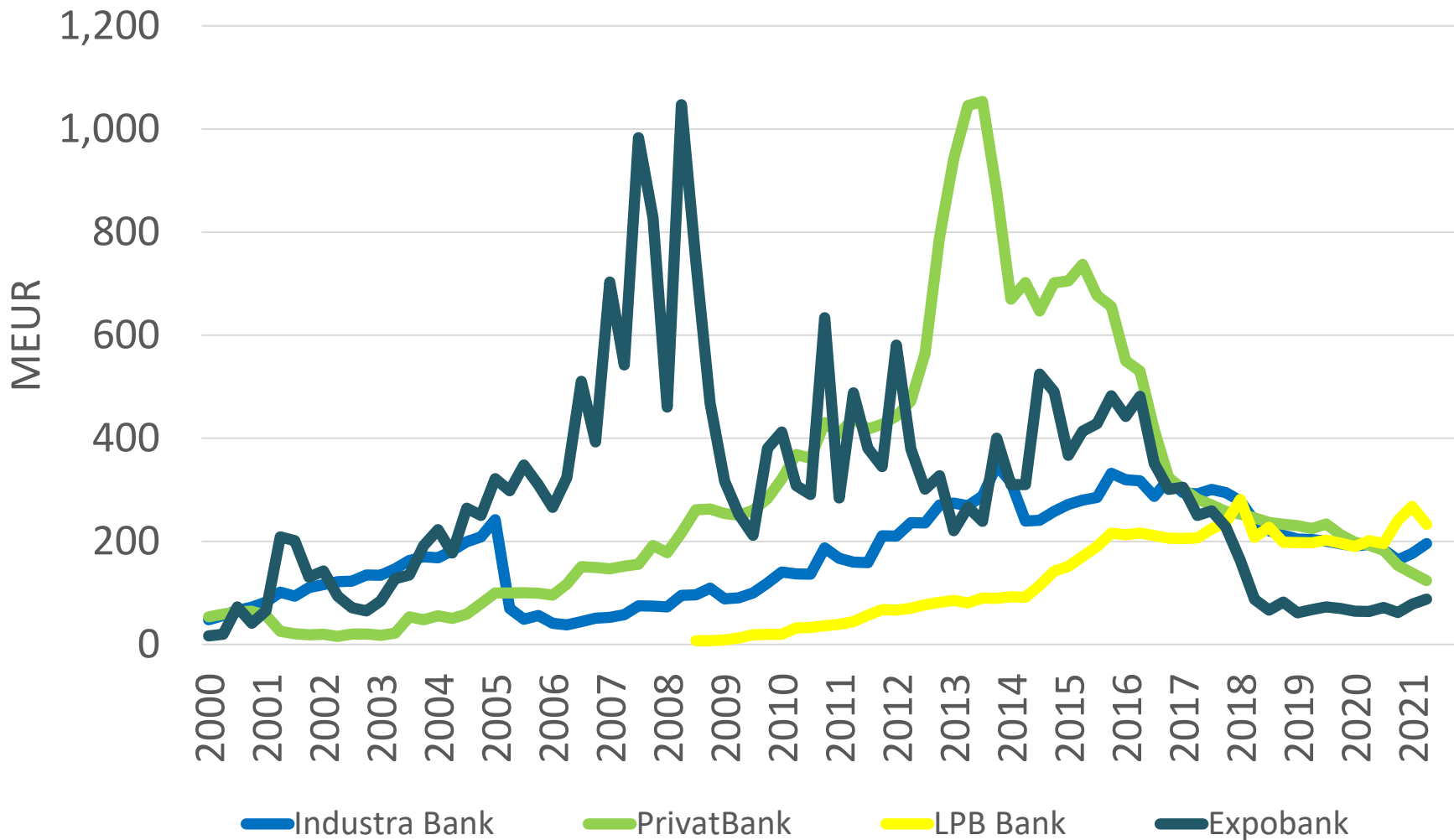
Banks' gross assets 2000-2021* (2)



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

* - 6 months 2021

Banks' gross assets 2000-2021* (3)

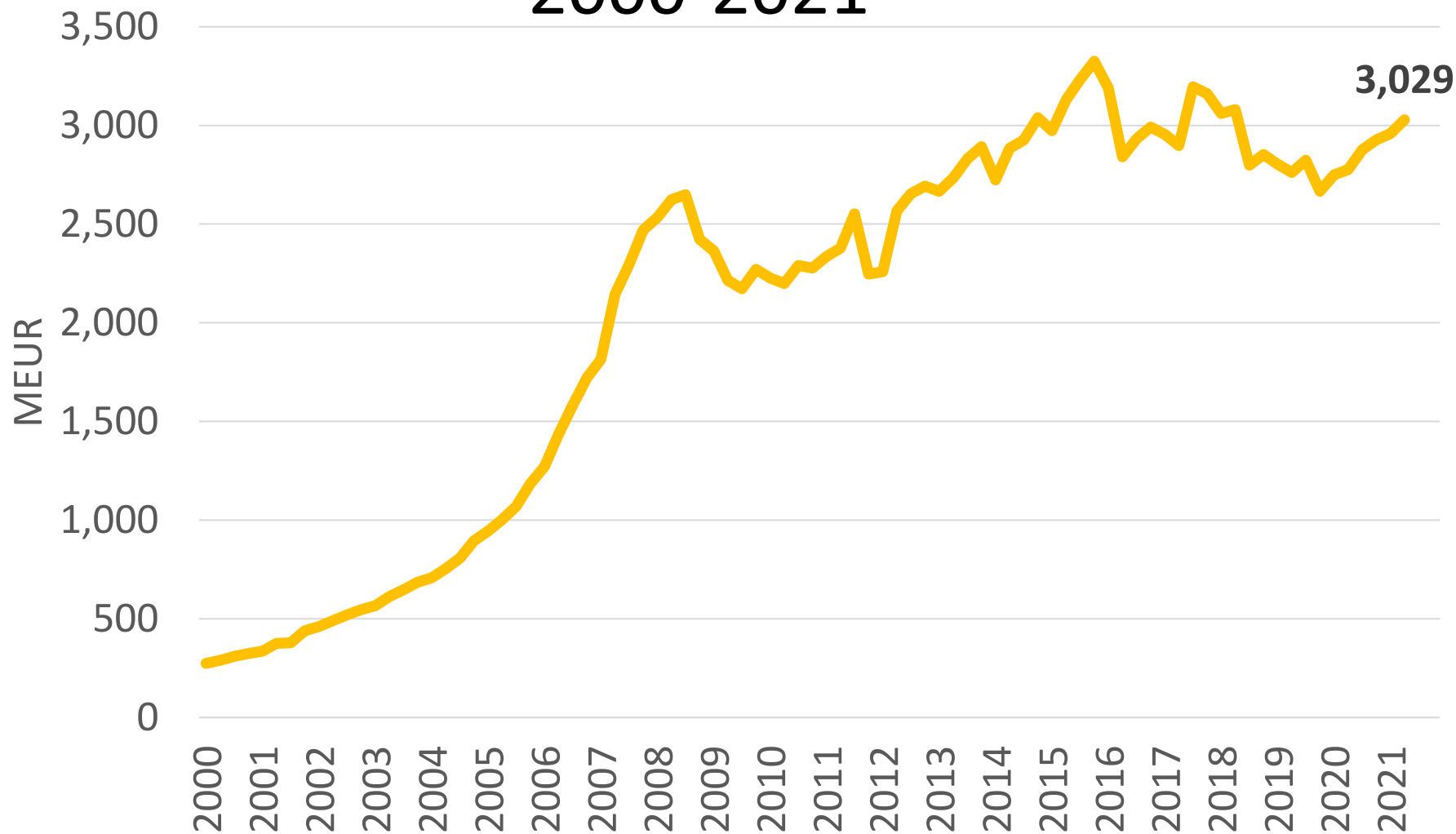


Data source: information from the members of Finance Latvia Association, non-audited data.

* - 6 months 2021

2. CAPITAL

Capital of Latvian banking sector 2000-2021*



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

* - 6 months 2021

Capital of Latvian banking sector

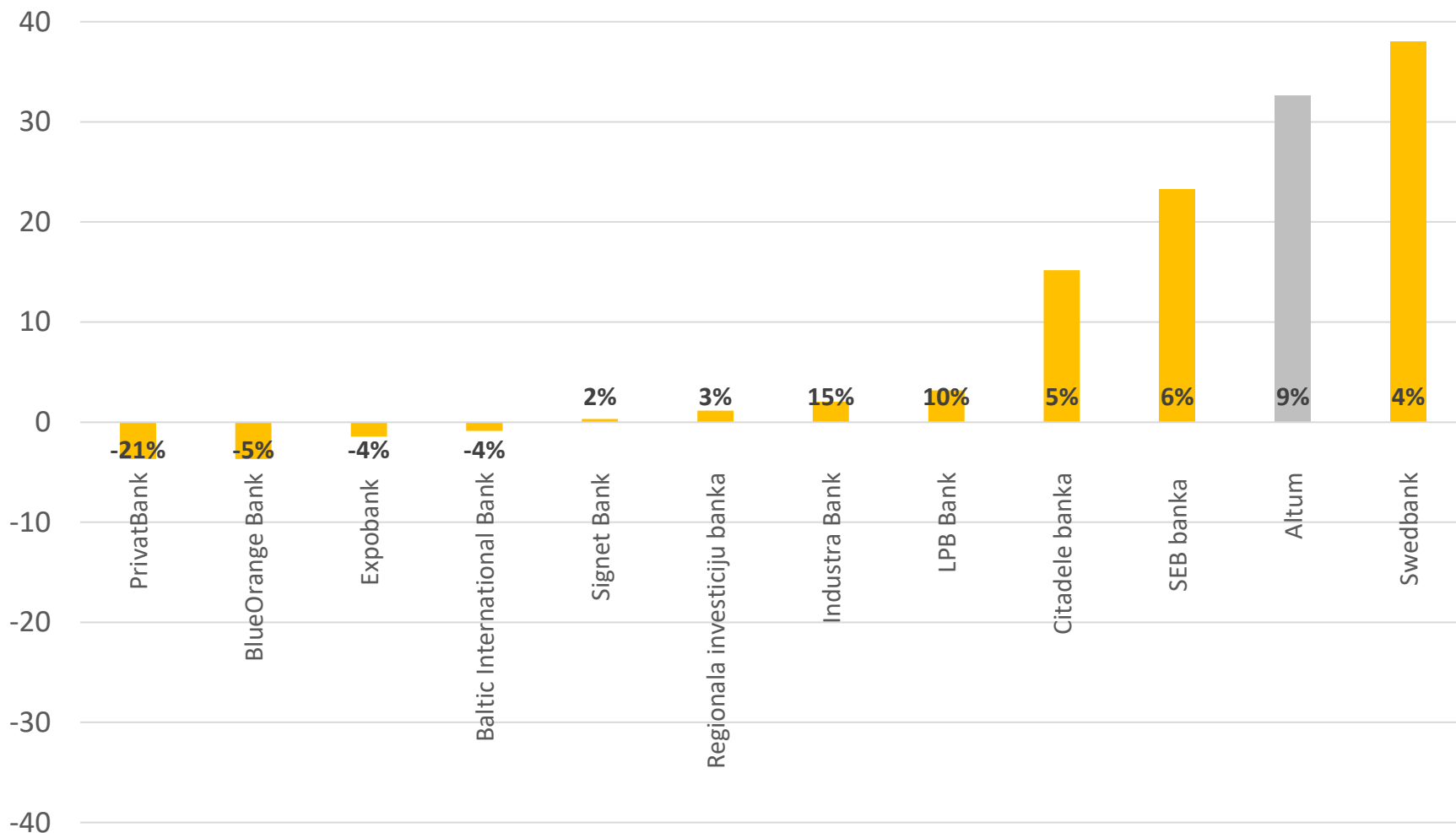
- Total capital of the Latvian banking sector was EUR 3.03 billion as of June 30, 2021;
- Total capital increased by 2% or EUR 0.07 billion in the 2nd quarter 2021;
- Total equity increased by 9% or EUR 0.25 billion in the last 12 months period and reached the largest value since 2018.

Banks' capital as of 30.06.2021, MEUR

Name	Value	Change in 2021	
Swedbank	968.9	38.0	4.1%
SEB banka	431.7	23.3	5.7%
Citadele banka	332.8	15.2	4.8%
BlueOrange Bank	67.3	-3.7	-5.2%
Regionala investiciju banka	37.2	1.2	3.2%
LPB Bank	35.2	3.2	9.9%
Expobank	34.2	-1.4	-4.1%
Baltic International Bank	23.6	-0.9	-3.5%
Signet Bank	18.4	0.3	1.8%
Industra Bank	15.4	2.0	15.2%
PrivatBank	14.2	-3.7	-20.7%
Luminor Bank Latvia branch	n/a		
OP Corporate Bank branch Latvia	n/a		
Association member banks	1,978.8	73.5	3.9%
Total banking industry	3,029.1	102.1	3.5%
Altum	414.4	32.7	8.6%

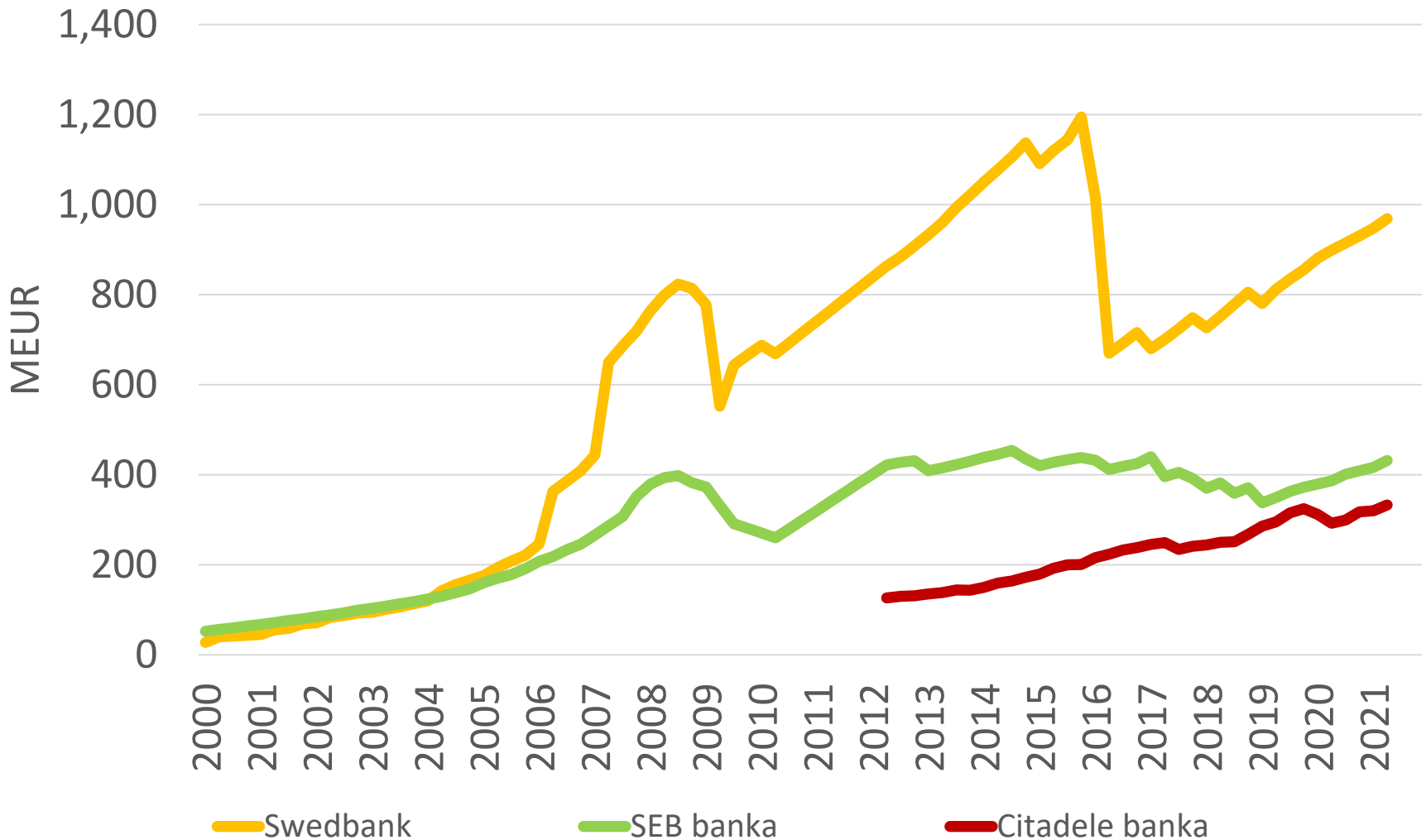
Data source: information from the members of Finance Latvia Association, non-audited data;
 Data source of banking industry: the Bank of Latvia, monthly reports of monetary financial institutions in Latvia.

Change of capital 30.06.2021 vs 31.12.2020, MEUR



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

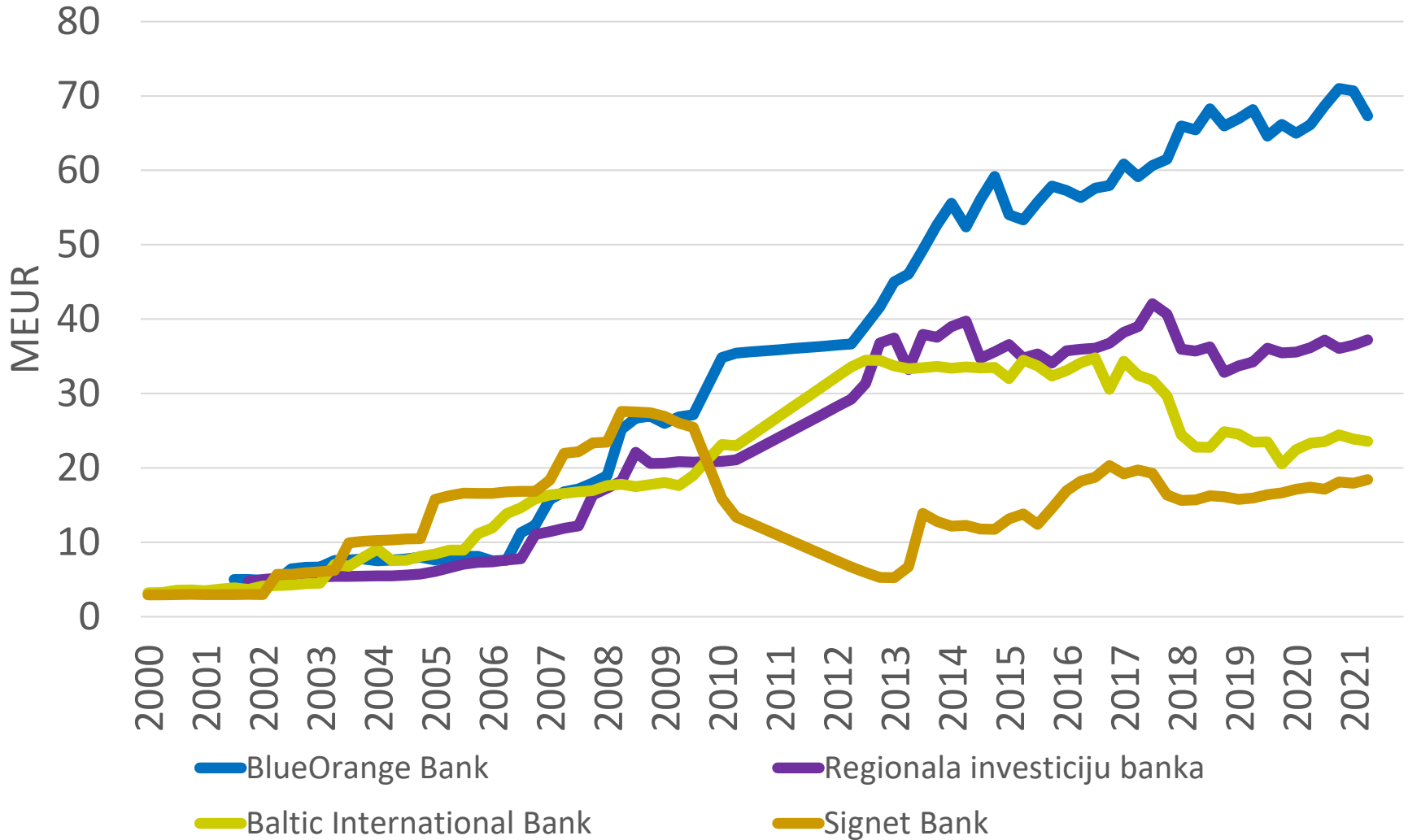
Banks' capital 2000-2021* (1)



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

* - 6 months 2021

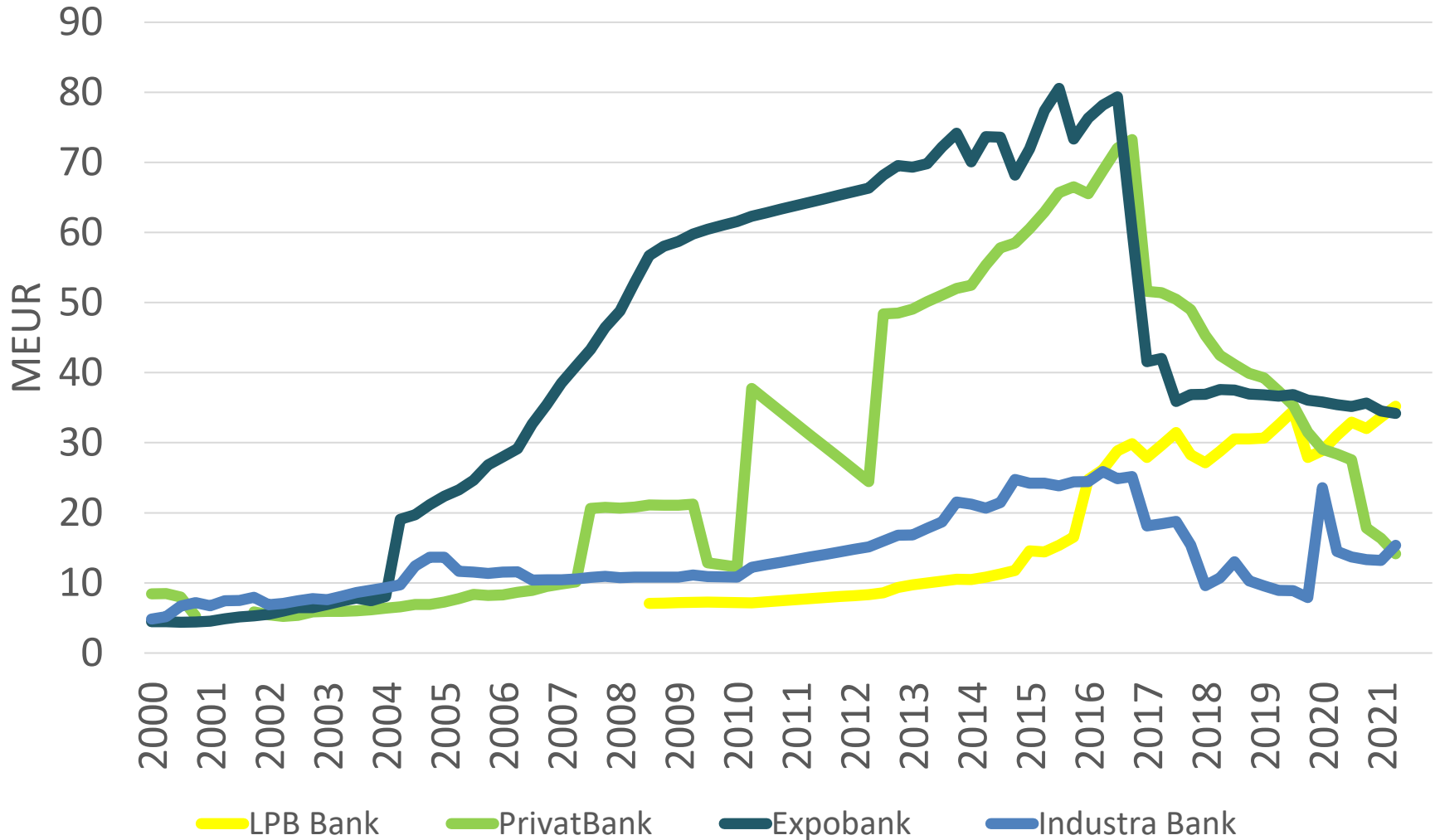
Banks' capital 2000-2021* (2)



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

* - 6 months 2021

Banks' capital 2000-2021* (3)

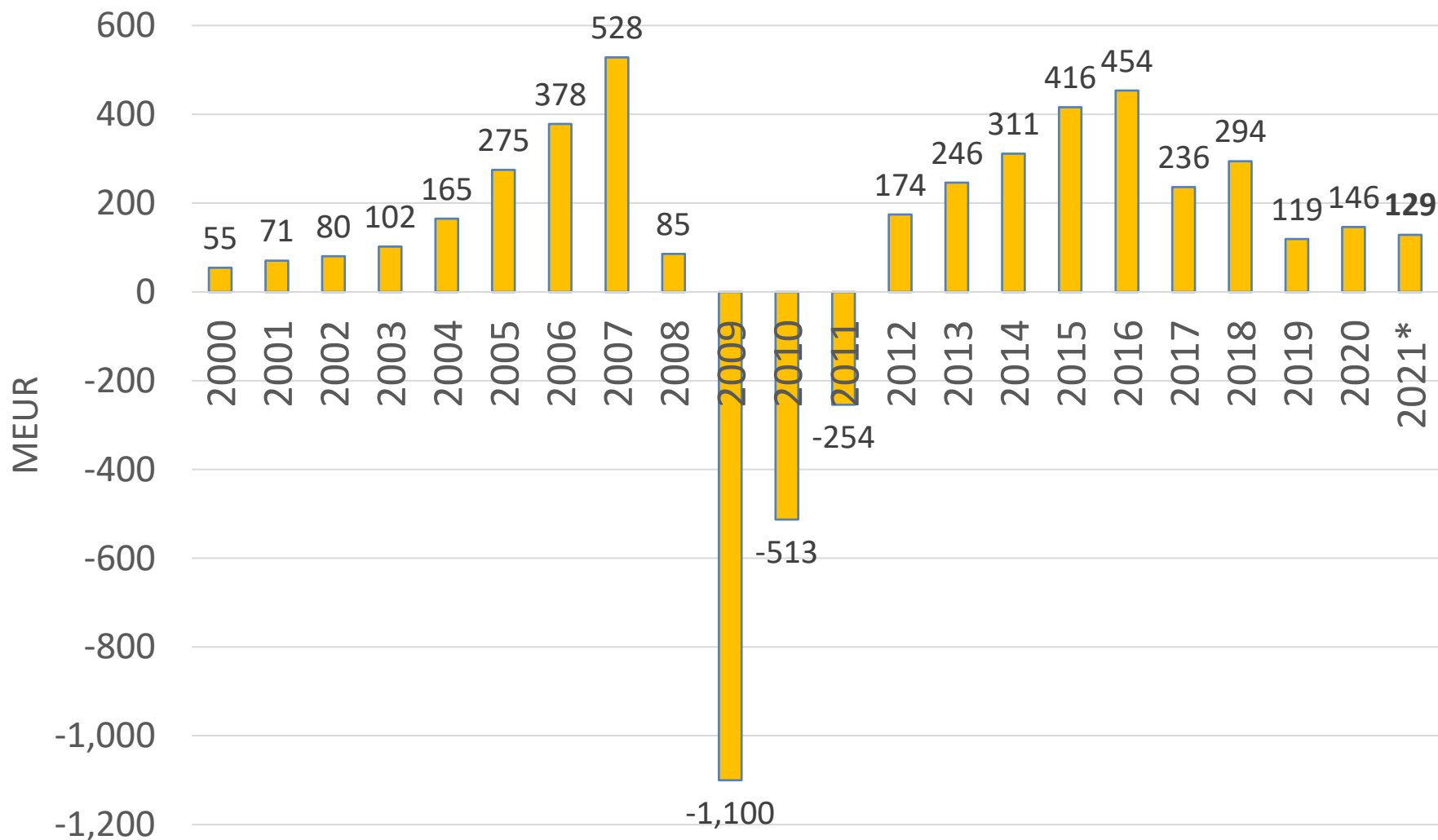


Data source: information from the members of Finance Latvia Association, non-audited data.

* - 6 months 2021

3. PROFIT

Profit of Latvian banking sector 2000-2021*



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

* - 6 months 2021

Profit of Latvian banking sector

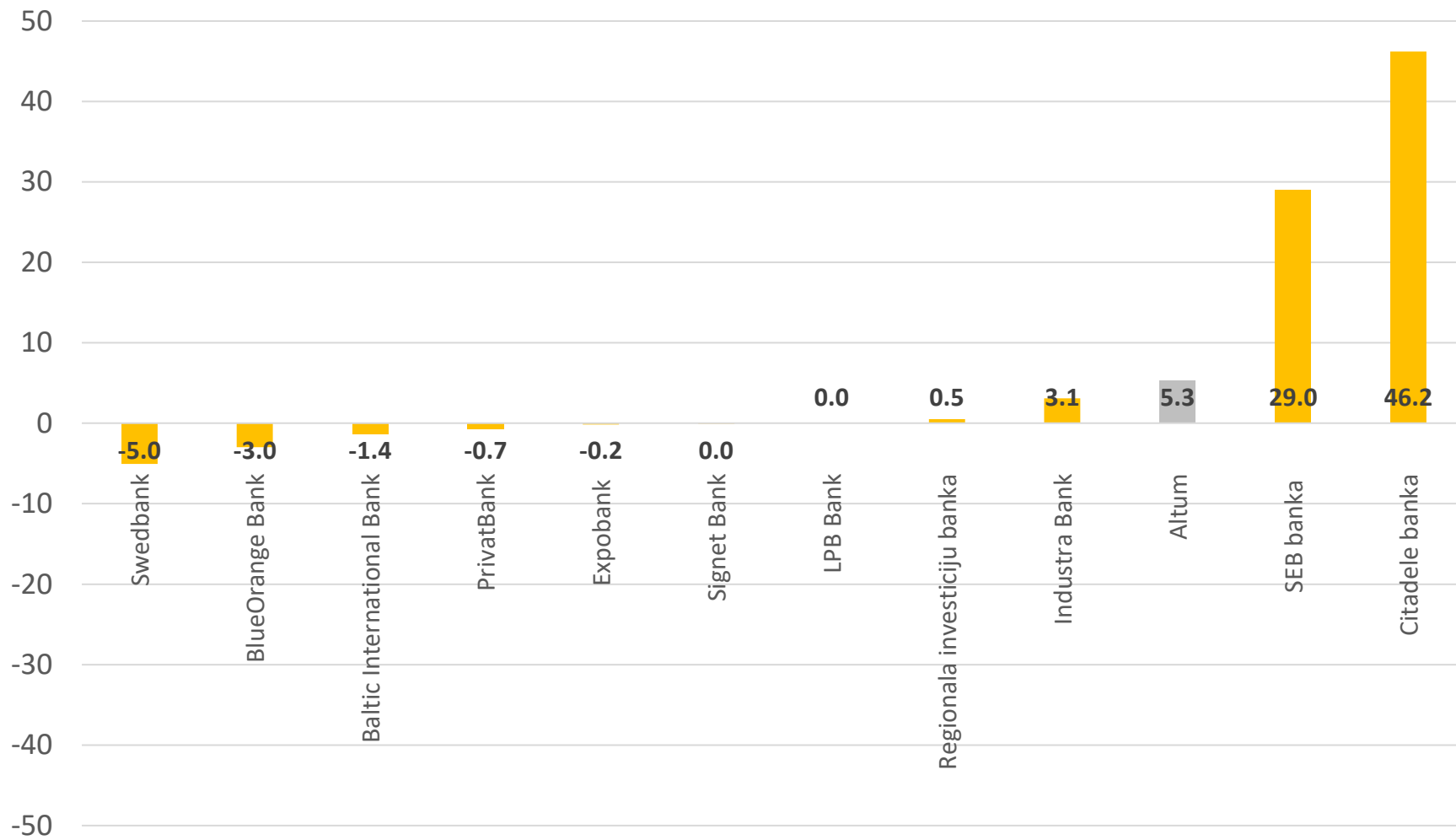
- Total unaudited profit of commercial banks in Latvia was EUR 129 million in the 1st half 2021;
- It was larger by EUR 81 million compared to the result of the 1st half 2020;
- Latvian banking sector is profitable since 2012;
- Accumulated profit of Latvian banking sector is EUR 744 million since 2008 (economic crisis) or in the last 14 years period.

Banks' profit as of 30.06.2021, MEUR

Name	Value	Change vs. 6m 2020	
SEB banka	42.6	29.0	213.4%
Swedbank	39.2	-5.0	-11.4%
Citadele banka	15.9	46.2	-152.4%
LPB Bank	2.5	0.0	0.6%
Regionala investiciju banka	1.2	0.5	68.9%
Signet Bank	0.9	0.0	-4.6%
Industra Bank	0.2	3.1	-107.1%
Expobank	-0.8	-0.2	23.4%
Baltic International Bank	-1.1	-1.4	-504.8%
BlueOrange Bank	-2.4	-3.0	-532.1%
PrivatBank	-3.5	-0.7	24.4%
Luminor Bank Latvia branch	n/a		
OP Corporate Bank branch Latvia	n/a		
Association member banks	94.6	68.5	262.8%
Total banking industry	128.8	81.4	172.1%
Altum	6.0	5.3	716.5%

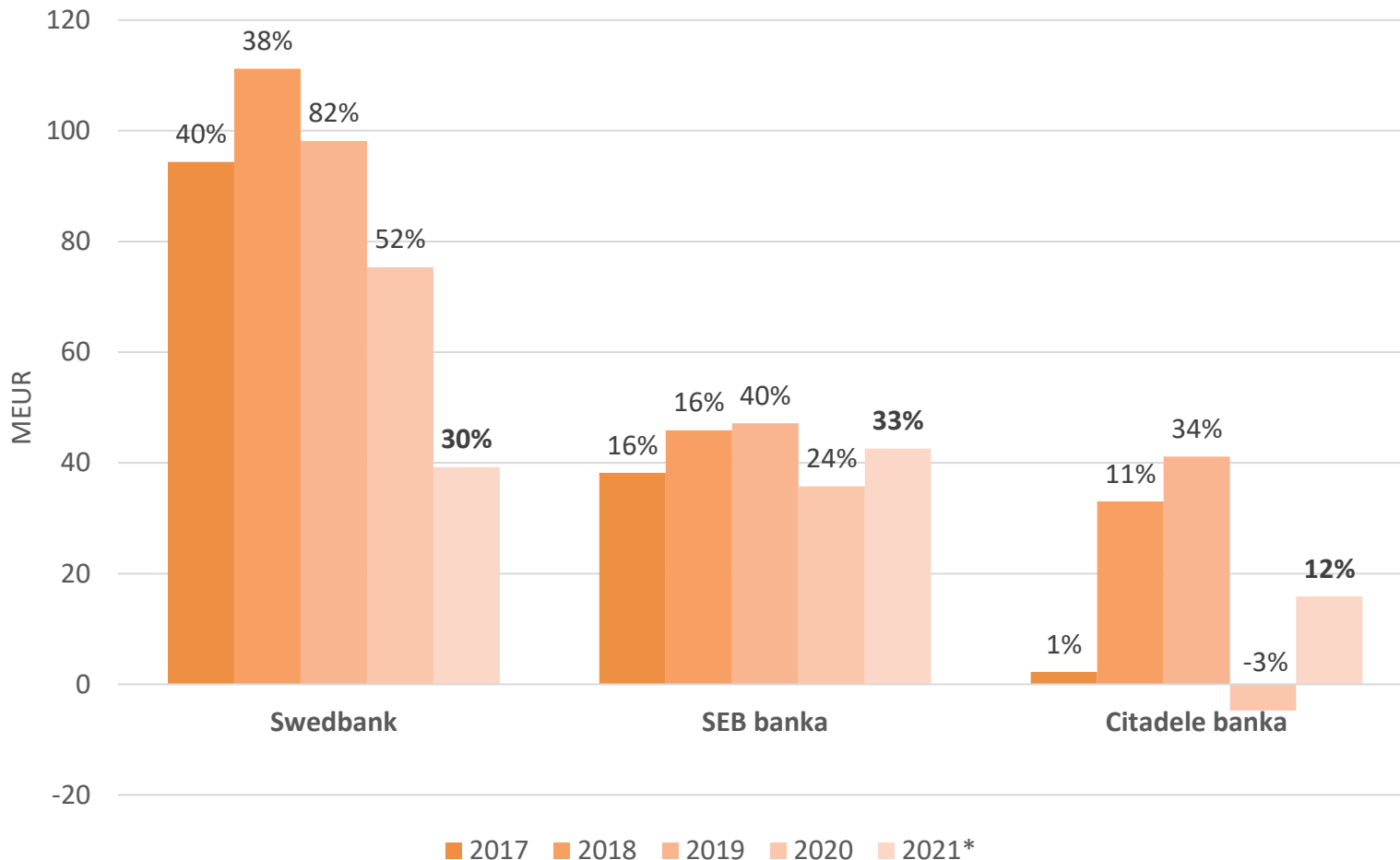
Data source: information from the members of Finance Latvia Association, non-audited data;
 Data source of banking industry: the Bank of Latvia, monthly reports of monetary financial institutions in Latvia.

Change of profit 6m 2021 vs 6m 2020, MEUR



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

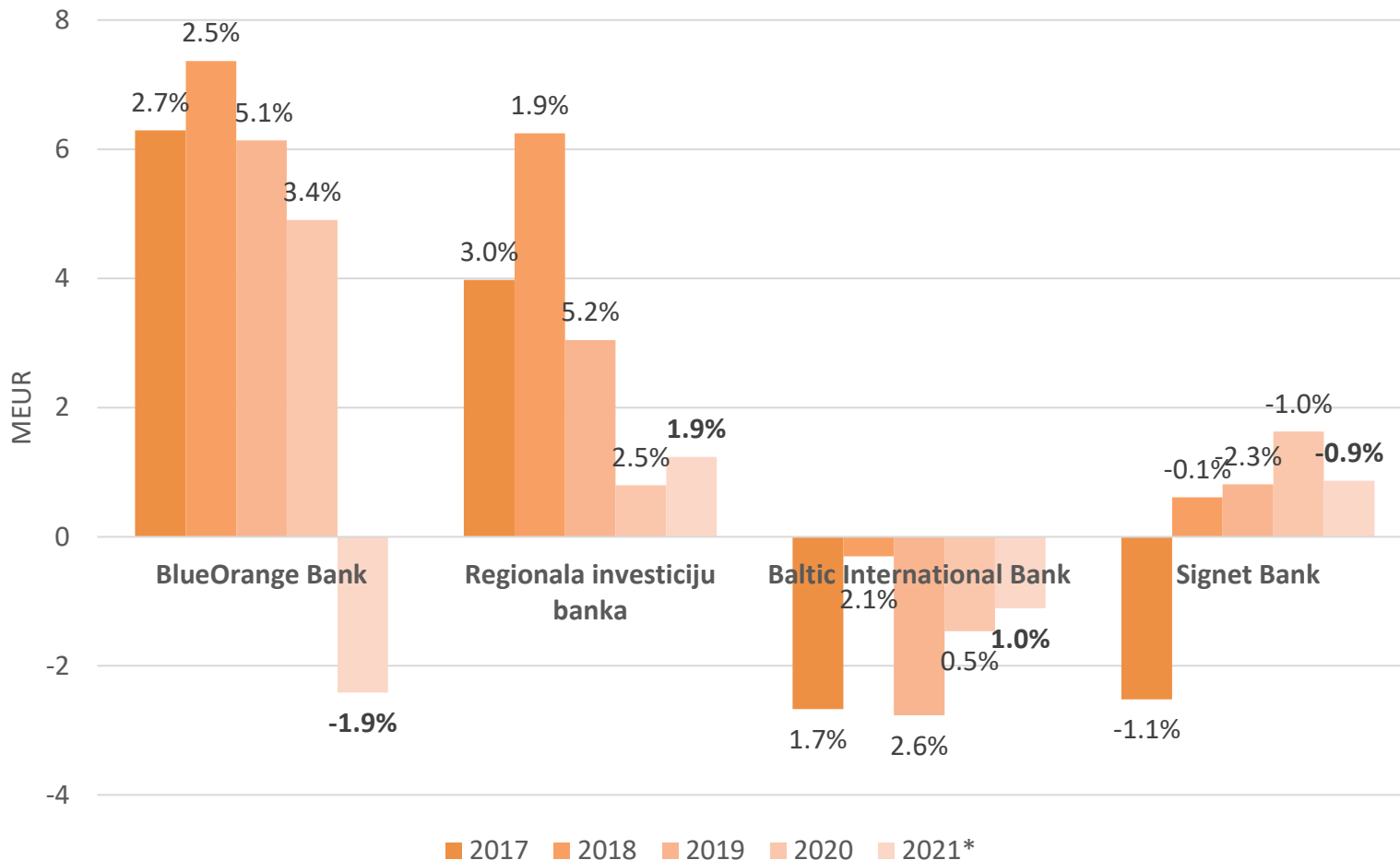
Banks' profit 2017-2021*, MEUR un % from total profit of Latvian banking sector (1)



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

* - 6 months 2021

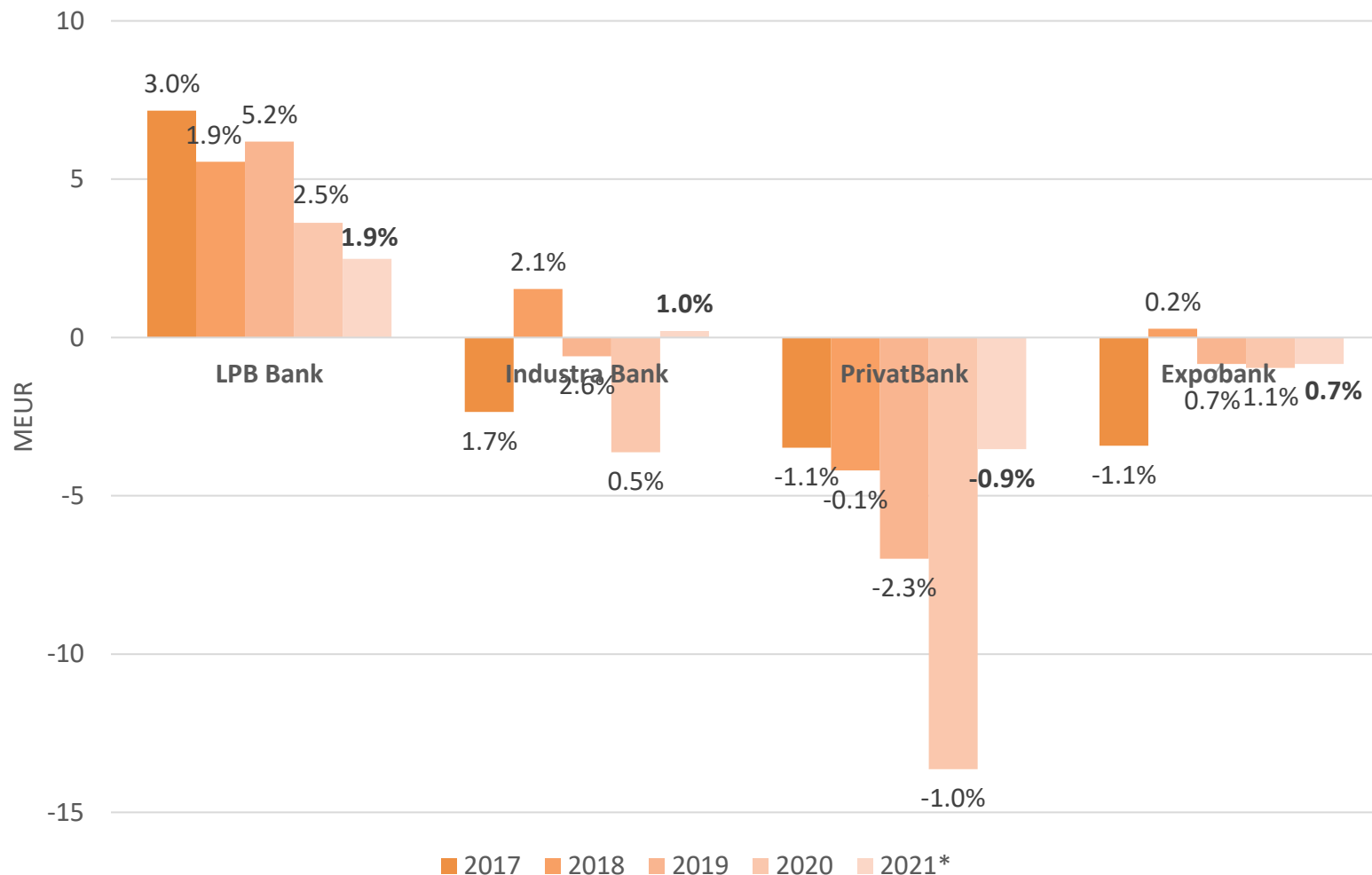
Banks' profit 2017-2021*, MEUR un % from total profit of Latvian banking sector (2)



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

* - 6 months 2021

Banks' profit 2017-2021*, MEUR un % from total profit of Latvian banking sector (3)

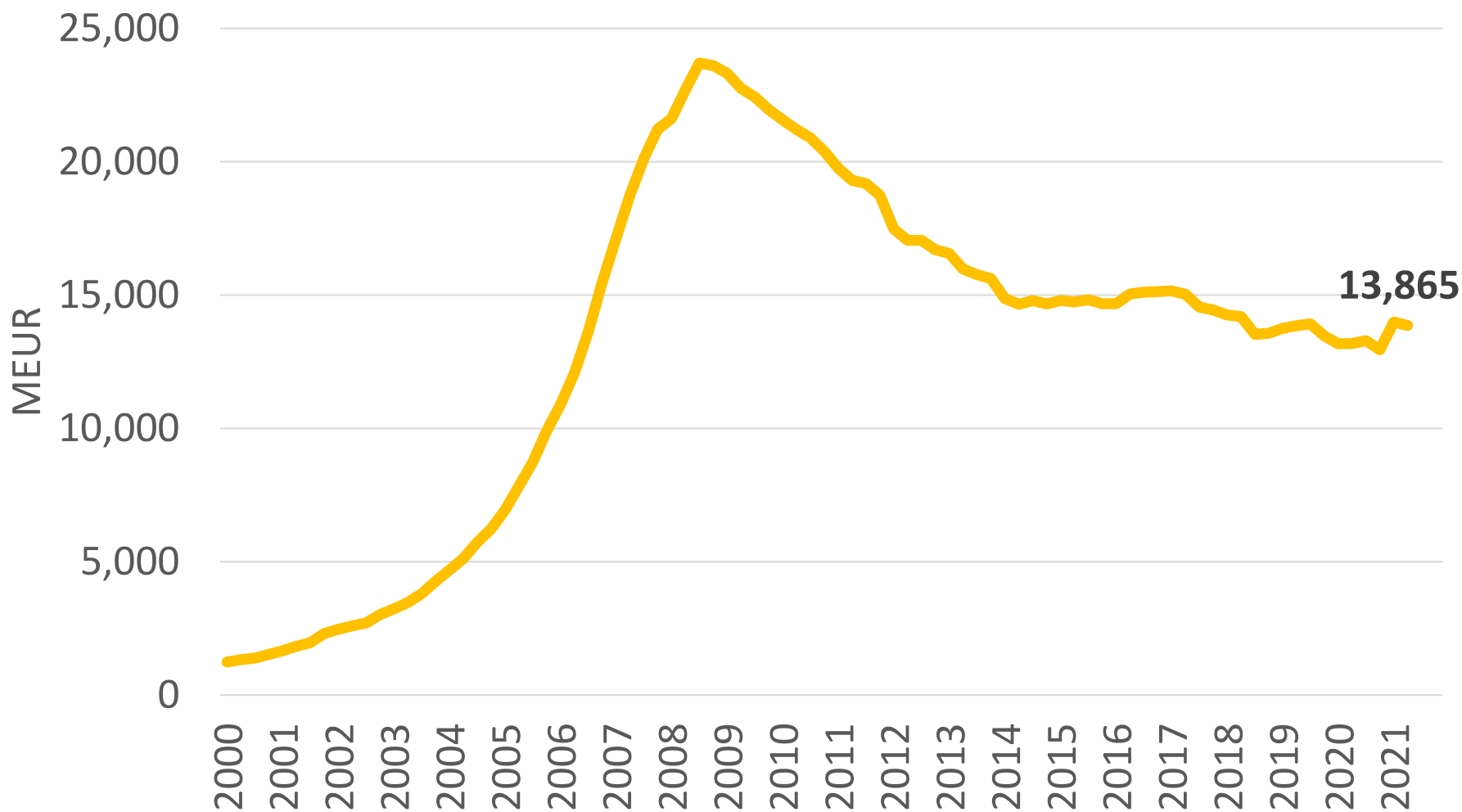


Data source: information from the members of Finance Latvia Association, non-audited data.

* - 6 months 2021

4. ISSUED LOANS

Portfolio of issued loans at Latvian banking sector 2000-2021*



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

* - 6 months 2021

Loans at Latvian banking sector

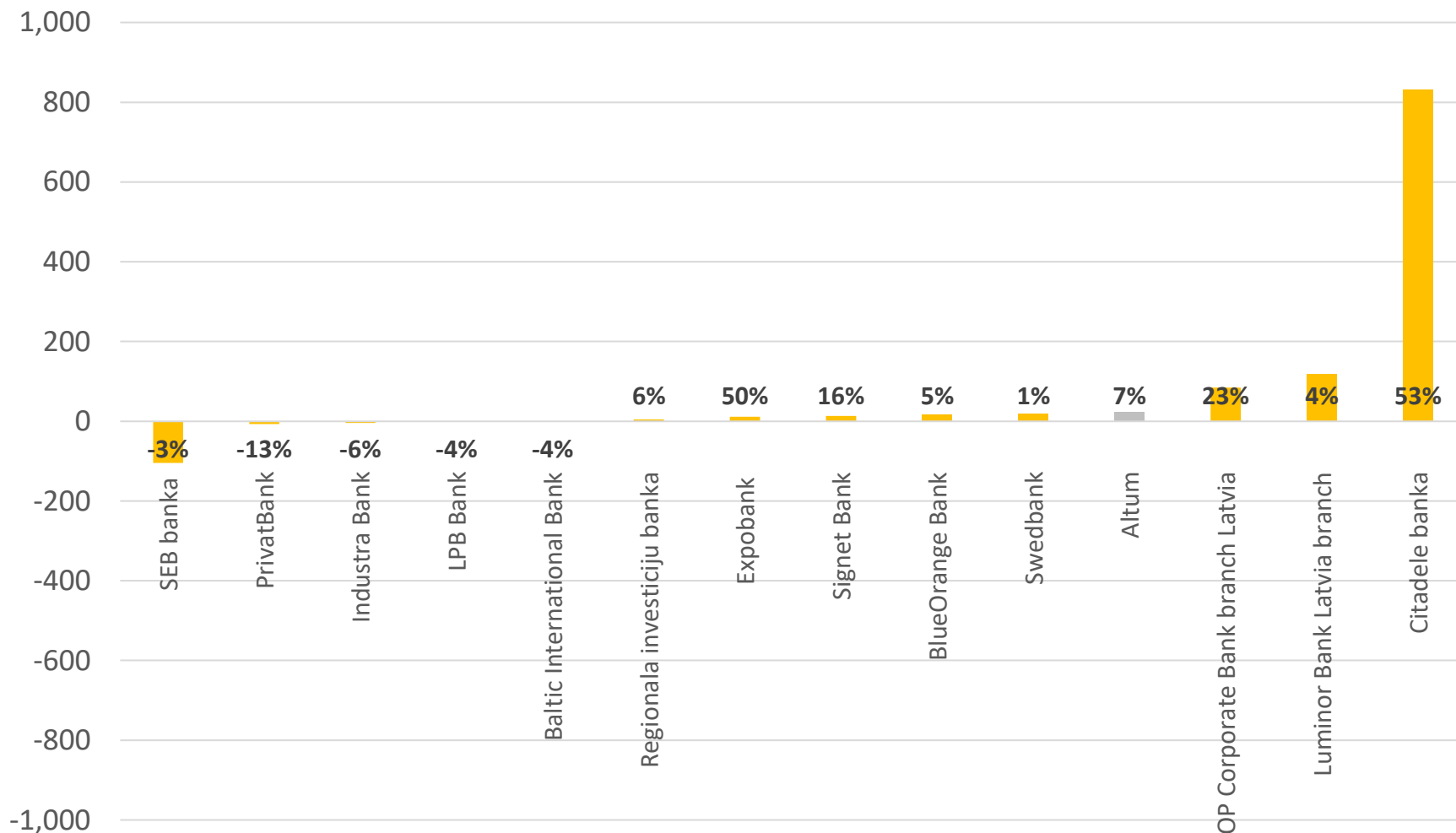
- The portfolio of issued loans by Latvian banking sector was EUR 13.86 billion as of June 30, 2021;
- Total loan portfolio decreased by 1% or EUR 0.12 billion EUR in the 2nd quarter 2021;
- The portfolio increased by 5% or EUR 0.68 billion in the last 12 months period;
- Total loan portfolio was in the range EUR 13.0-14.0 billion in the last three years period.

Banks' issued loans as of 30.06.2021, MEUR

Name	Value	Change in 2021	
Swedbank	3,549.3	18.7	0.5%
SEB banka	2,975.4	-104.8	-3.4%
Luminor Bank Latvia branch	2,936.5	119.1	4.2%
Citadele banka	2,409.7	831.7	52.7%
OP Corporate Bank branch Latvia	447.0	84.4	23.3%
BlueOrange Bank	324.3	15.9	5.2%
Signet Bank	97.3	13.2	15.7%
Regionala investiciju banka	83.0	4.6	5.9%
Industra Bank	76.0	-4.5	-5.6%
LPB Bank	48.7	-1.9	-3.7%
PrivatBank	47.6	-7.2	-13.1%
Baltic International Bank	42.1	-1.6	-3.7%
Expobank	33.8	11.3	50.0%
Association member banks	13,070.6	978.9	8.1%
Total banking industry	13,864.9	916.8	7.1%
Altum	357.1	23.2	7.0%

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.

Change of loans portfolio 30.06.2021 vs 31.12.2020, MEUR



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

Breakdown of loans as of 30.06.2021, MEUR

Name	Loans	Private persons		Companies
		Total	incl. property loans to residents	
Swedbank	3,549.3	1,907.3	1,718.0	1,574.8
SEB banka	2,975.4	1,051.3	907.6	1,795.1
Luminor Bank Latvia branch	2,936.5	1,478.9	1,276.9	1,415.2
Citadele banka	2,409.7	719.7	267.7	1,670.1
OP Corporate Bank branch Latvia	447.0	0.0	0.0	440.4
BlueOrange Bank	324.3	14.0	7.7	310.3
Signet Bank	97.3	21.6	1.6	75.7
Regionala investiciju banka	83.0	1.9	0.1	81.1
Industra Bank	76.0	6.3	3.3	69.7
LPB Bank	48.7	8.2	3.5	40.6
PrivatBank	47.6	27.8	12.0	19.7
Baltic International Bank	42.1	8.7	1.5	33.3
Expobank	33.8	4.4	0.0	29.4
Association member banks	13,070.6	5,250.2	4,199.9	7,555.5
Total banking industry	13,864.9	5,440.3	4,228.1	8,159.6
Altum	357.1	29.8	4.7	327.3

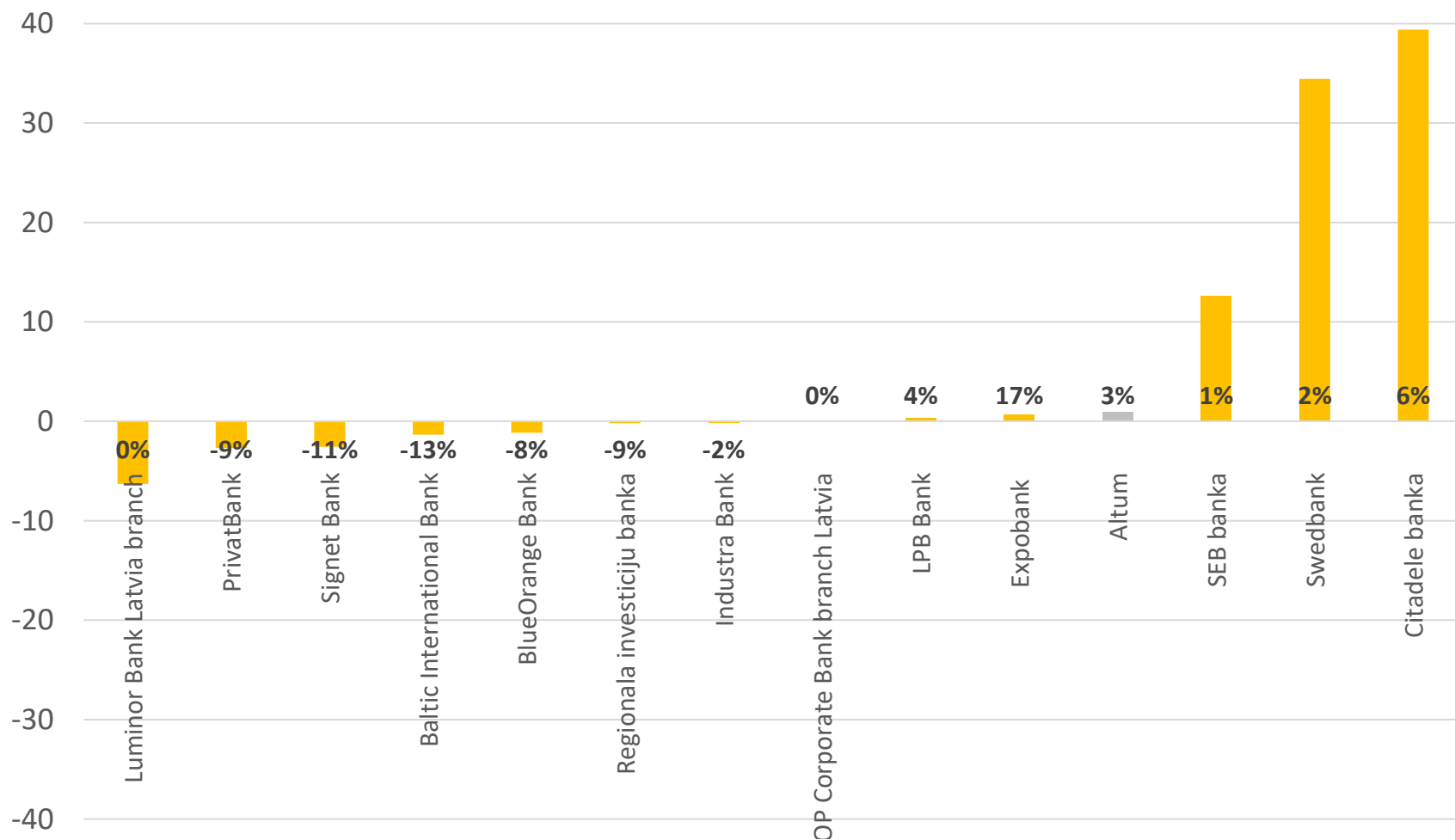
Loans to companies do not include loans to central governments, local governments and social security funds;
 Data source: information from the members of Finance Latvia Association, non-audited data;
 Data source of banking industry: the Bank of Latvia, monthly reports of monetary financial institutions in Latvia.

Loans to private persons as of 30.06.2021, MEUR

Name	Value	Change in 2021	
Swedbank	1,907.3	34.4	1.8%
Luminor Bank Latvia branch	1,478.9	-6.3	-0.4%
SEB banka	1,051.3	12.6	1.2%
Citadele banka	719.7	39.4	5.8%
PrivatBank	27.8	-2.7	-8.8%
Signet Bank	21.6	-2.6	-10.6%
BlueOrange Bank	14.0	-1.2	-7.7%
Baltic International Bank	8.7	-1.3	-13.3%
LPB Bank	8.2	0.3	3.7%
Industra Bank	6.3	-0.1	-1.9%
Expobank	4.4	0.6	16.9%
Regionala investiciju banka	1.9	-0.2	-8.8%
OP Corporate Bank branch Latvia	0.0	0.0	0.0%
Association member banks	5,250.2	73.0	1.4%
Total banking industry	5,440.3	68.1	1.3%
Altum	29.8	0.9	3.3%

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.

Change of loans to private persons 30.06.2021 vs 31.12.2020, MEUR

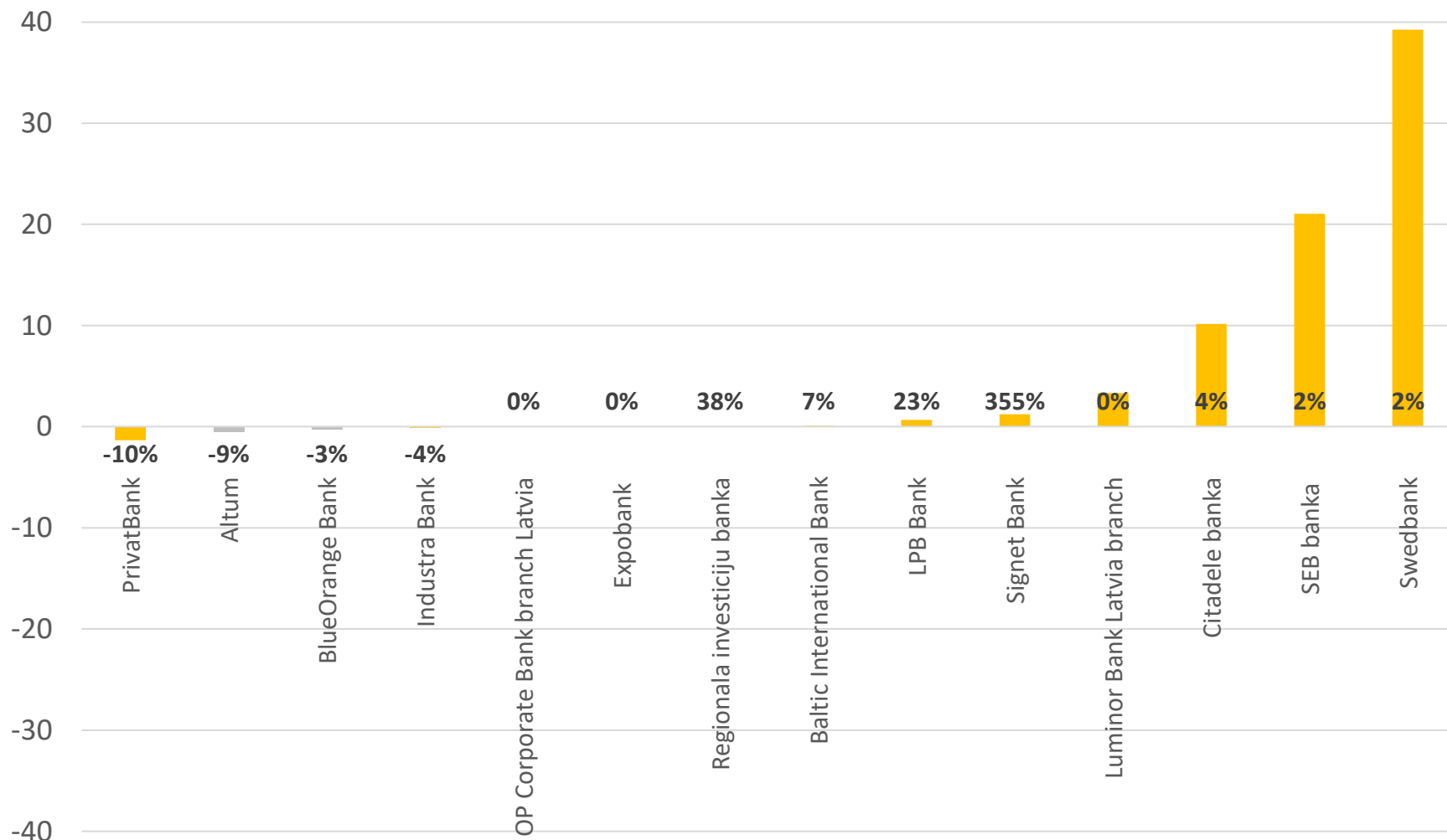


Property loans to residents as of 30.06.2021, MEUR

Name	Value	Change in 2021	
Swedbank	1,718.0	39.2	2.3%
Luminor Bank Latvia branch	1,276.9	3.3	0.3%
SEB banka	907.6	21.0	2.4%
Citadele banka	267.7	10.2	3.9%
PrivatBank	12.0	-1.3	-10.1%
BlueOrange Bank	7.7	-0.3	-3.4%
LPB Bank	3.5	0.7	23.1%
Industra Bank	3.3	-0.1	-3.9%
Signet Bank	1.6	1.2	354.9%
Baltic International Bank	1.5	0.1	7.0%
Regionala investiciju banka	0.1	0.0	37.7%
Expobank	0.0	0.0	0.0%
OP Corporate Bank branch Latvia	0.0	0.0	0.0%
Association member banks	4,199.9	74.0	1.8%
Total banking industry	4,228.1	71.7	1.7%
Altum	4.7	-0.5	-9.5%

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.

Change of property loans to residents 30.06.2021 vs 31.12.2020, MEUR



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

Loans to companies as of 30.06.2021, MEUR

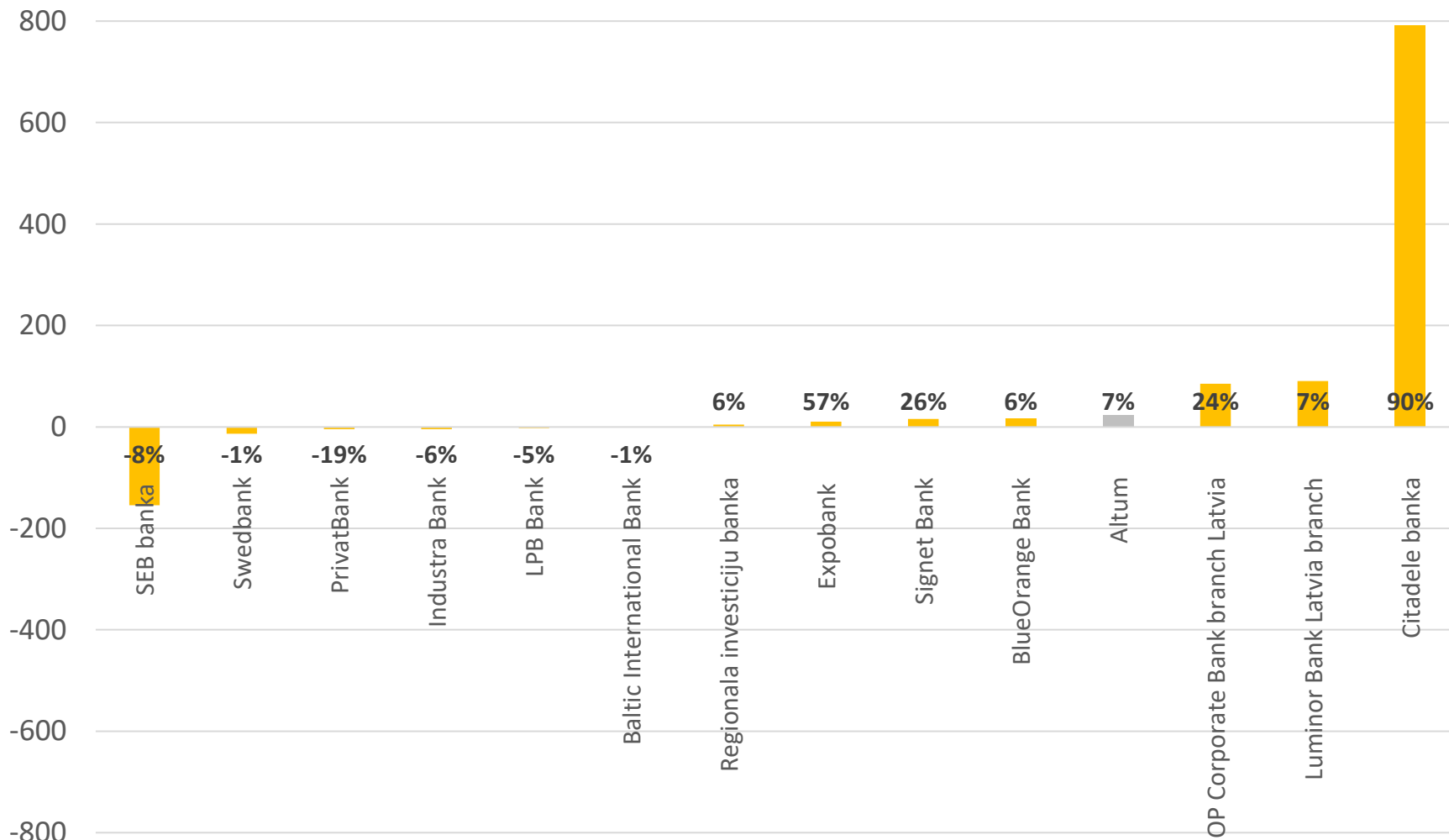
Name	Value	Change in 2021	
SEB banka	1,795.1	-154.2	-7.9%
Citadele banka	1,670.1	792.0	90.2%
Swedbank	1,574.8	-13.4	-0.8%
Luminor Bank Latvia branch	1,415.2	90.5	6.8%
OP Corporate Bank branch Latvia	440.4	84.9	23.9%
BlueOrange Bank	310.3	17.1	5.8%
Regionala investiciju banka	81.1	4.8	6.3%
Signet Bank	75.7	15.8	26.4%
Industra Bank	69.7	-4.4	-5.9%
LPB Bank	40.6	-2.2	-5.1%
Baltic International Bank	33.3	-0.3	-0.9%
Expobank	29.4	10.6	56.6%
PrivatBank	19.7	-4.5	-18.6%
Association member banks	7,555.5	836.9	12.5%
Total banking industry	8,159.6	779.6	10.6%
Altum	327.3	22.3	7.3%

Loans to companies do not include loans to central governments, local governments and social security funds;

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

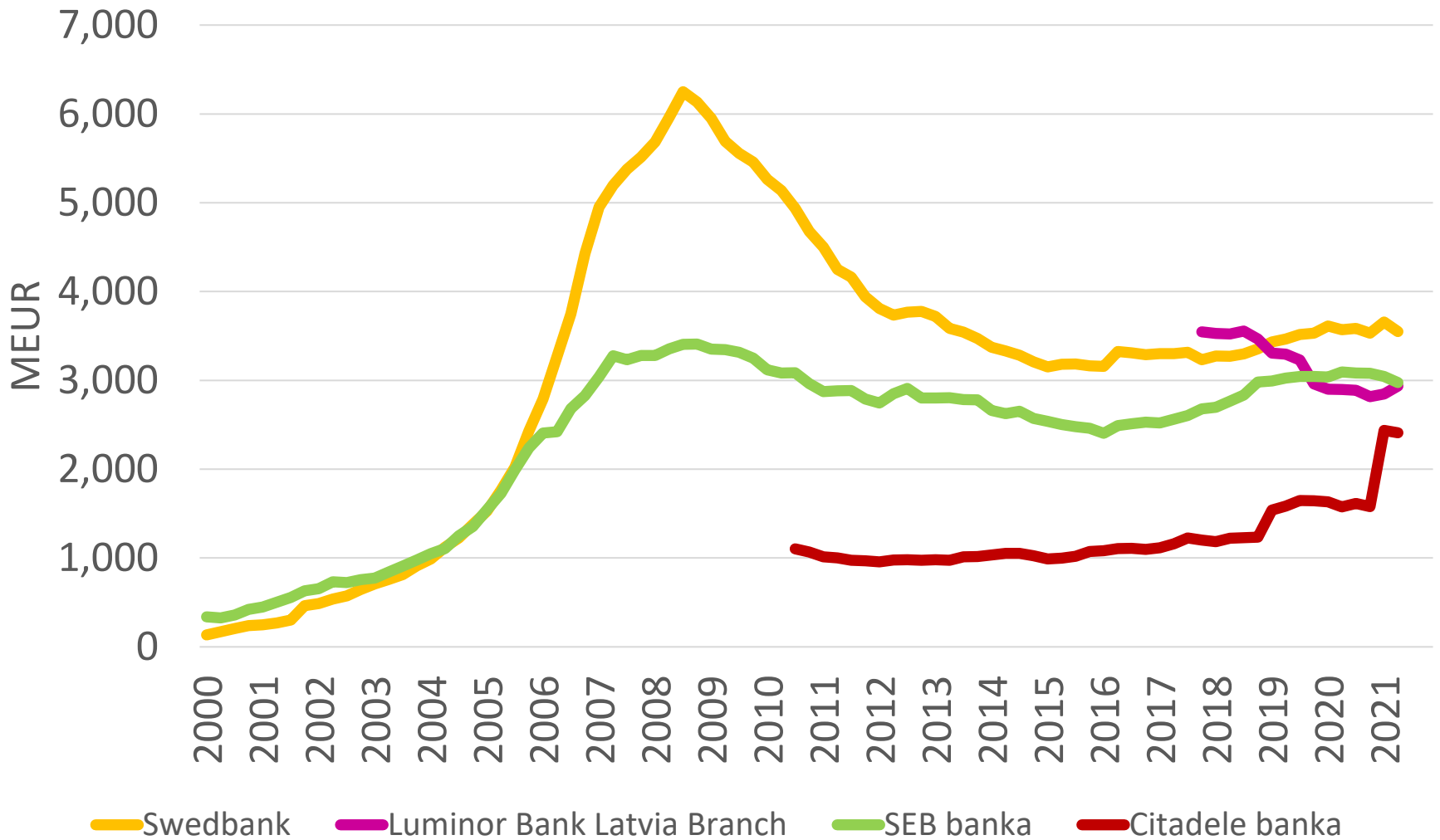
Data source of banking industry: the Bank of Latvia, monthly reports of monetary financial institutions in Latvia.

Change of loans to companies 30.06.2021 vs 31.12.2020, MEUR



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

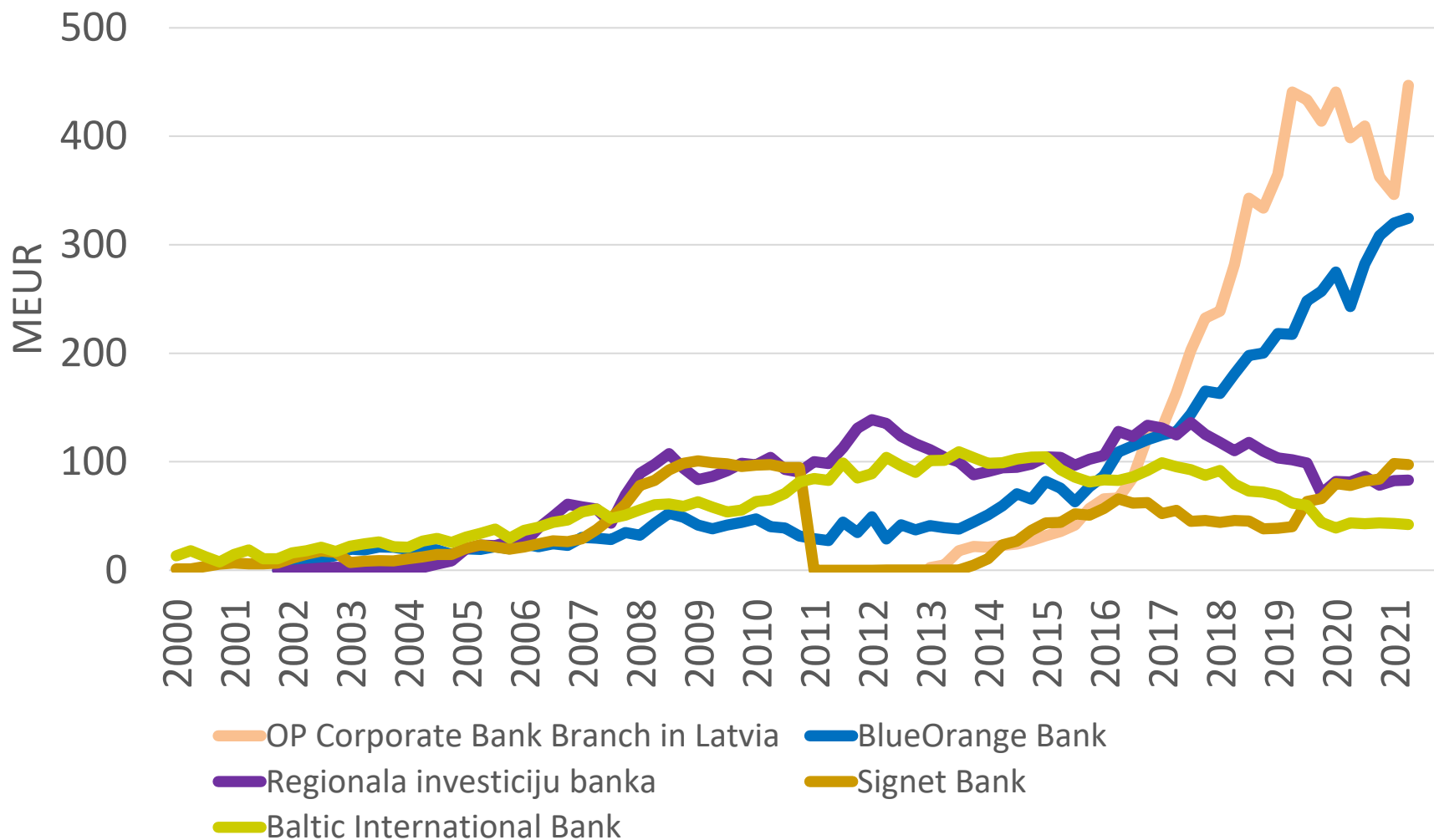
Banks' issued loans 2000-2021* (1)



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

* - 6 months 2021

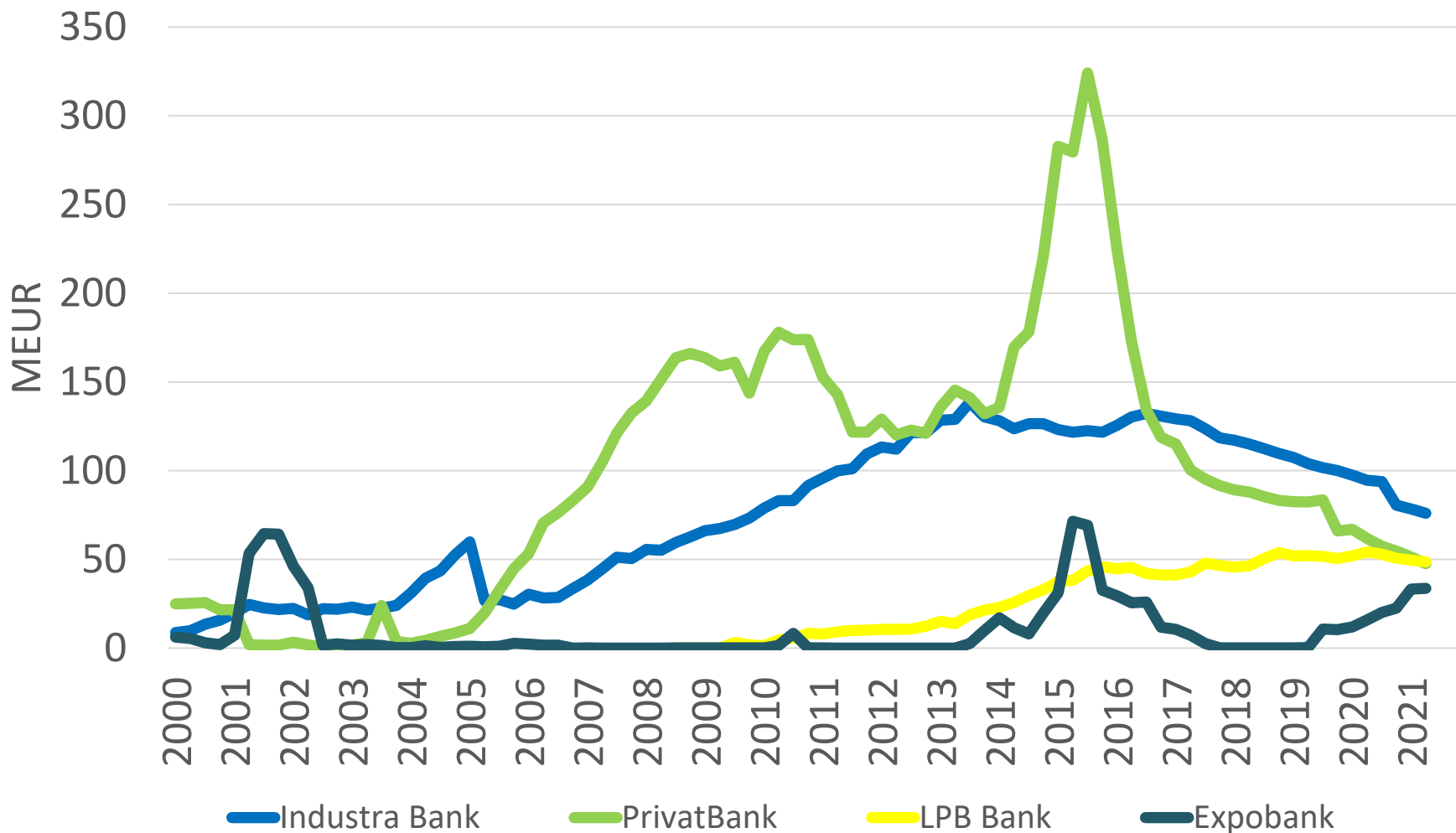
Banks' issued loans 2000-2021* (2)



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

* - 6 months 2021

Banks' issued loans 2000-2021* (3)

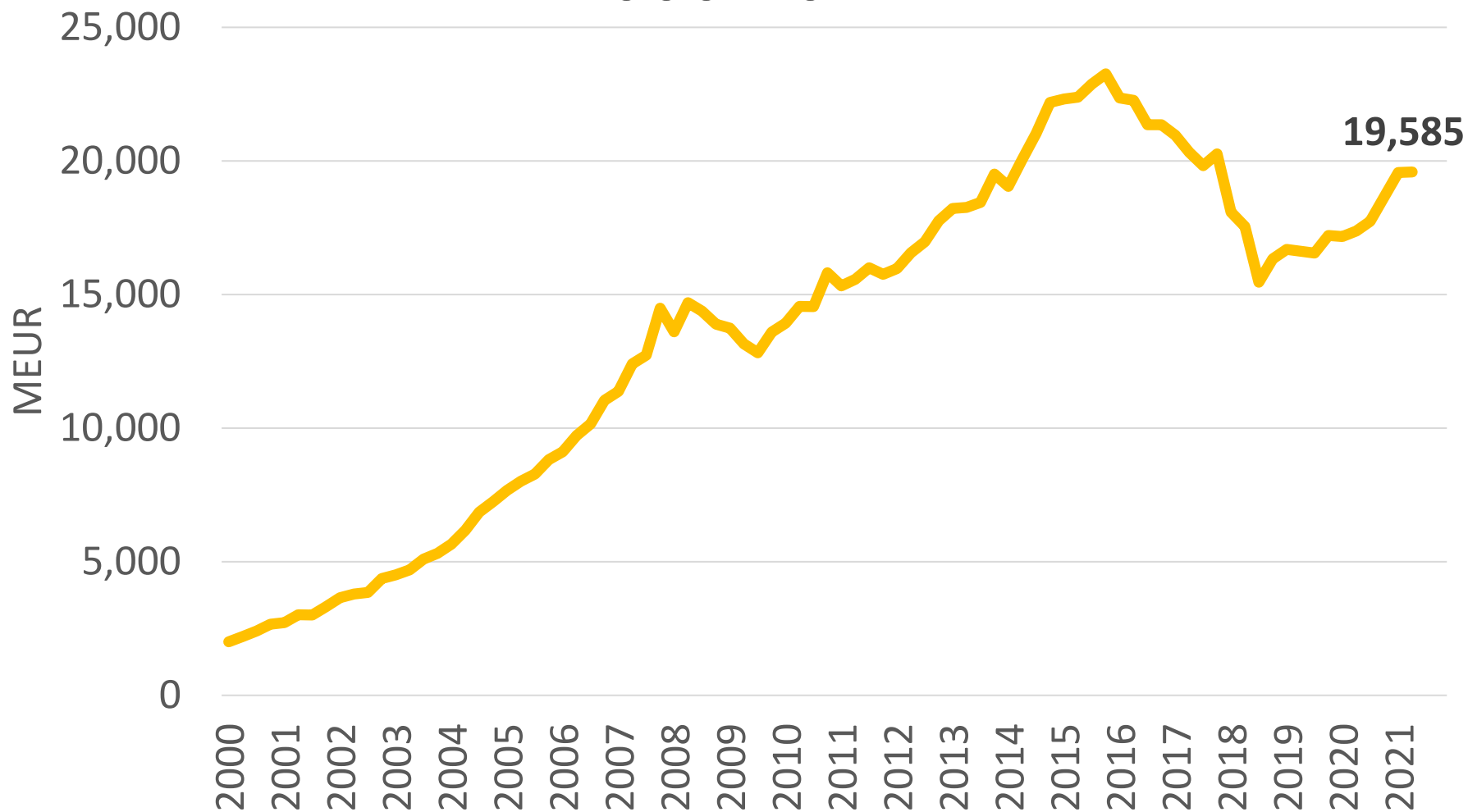


Data source: information from the members of Finance Latvia Association, non-audited data.

* - 6 months 2021

5. DEPOSITS

Deposits at Latvian banking sector 2000-2021*



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

* - 6 months 2021

Deposits at Latvian banking sector

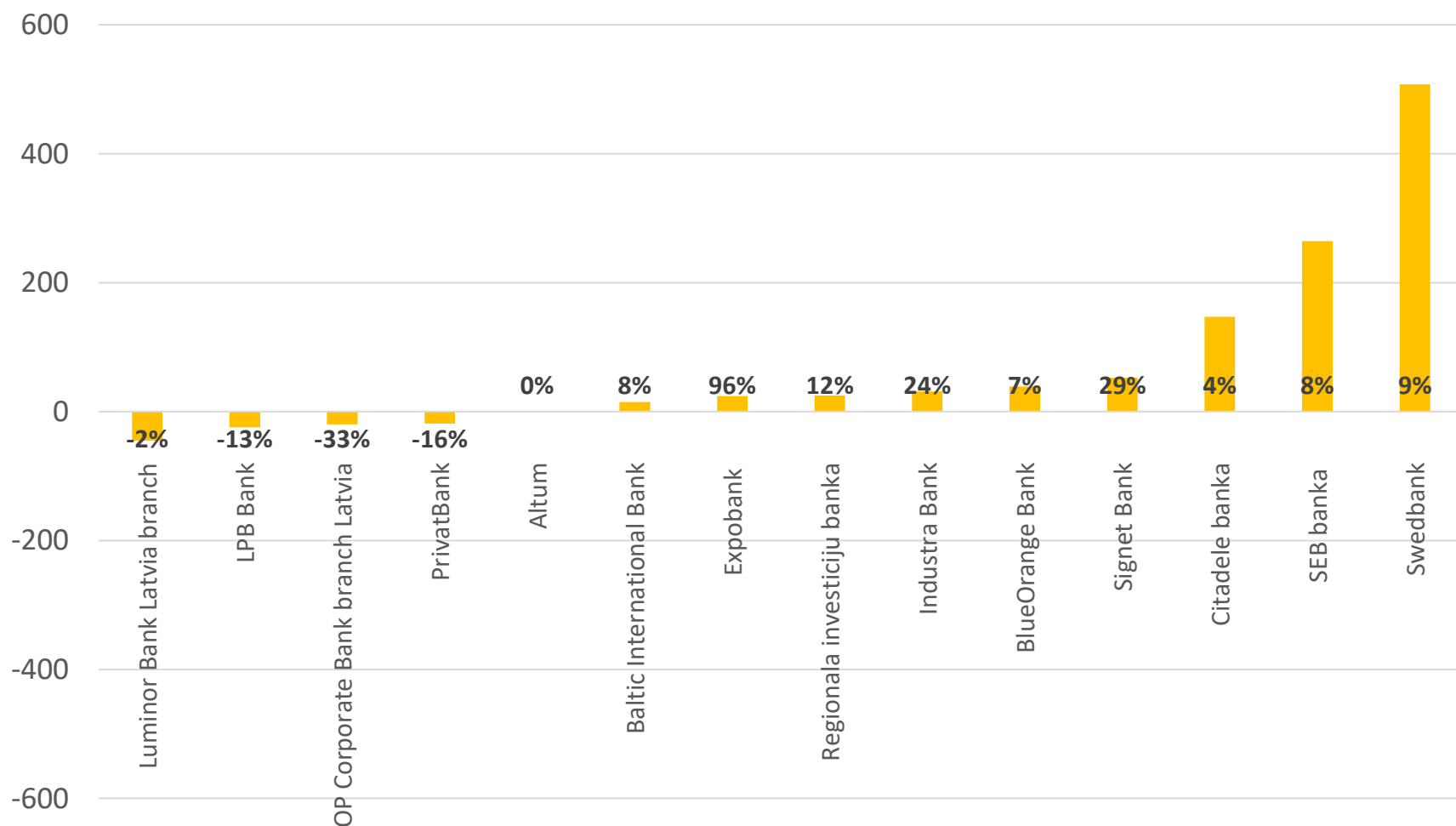
- Total deposits at Latvian banking sector were EUR 19.58 billion as of June 30, 2021;
- The total portfolio of deposits has not changed significantly in the 2nd quarter 2021;
- Deposits increased by 13% or EUR 2.21 billion in the last 12 months period.

Deposits at banks as of 30.06.2021, MEUR

Name	Value	Change in 2021	
Swedbank	6,360.7	507.5	8.7%
SEB banka	3,782.5	264.4	7.5%
Citadele banka	3,601.8	146.9	4.3%
Luminor Bank Latvia branch	2,847.3	-45.0	-1.6%
BlueOrange Bank	581.6	39.0	7.2%
Regionala investiciju banka	233.7	25.2	12.1%
Signet Bank	233.5	52.3	28.9%
Baltic International Bank	197.3	15.0	8.2%
Industra Bank	162.3	31.3	23.9%
LPB Bank	157.5	-24.4	-13.4%
PrivatBank	93.4	-18.3	-16.4%
Expobank	49.6	24.3	95.8%
OP Corporate Bank branch Latvia	41.1	-19.9	-32.6%
Association member banks	18,342.3	998.3	5.8%
Total banking industry	19,584.8	925.6	5.0%
Altum	0.0	0.0	0.0%

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.

Change of deposits 30.06.2021 vs 31.12.2020, MEUR



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

Breakdown of deposits as of 30.06.2021, MEUR

Name	Deposits	Term		Customer	
		Short term	Long term	Private persons	Companies
Swedbank	6,360.7	6,260.2	100.5	3,884.6	2,335.8
SEB banka	3,782.5	3,332.5	450.0	2,140.8	1,502.6
Citadele banka	3,601.8	3,044.7	557.1	1,933.2	1,467.7
Luminor Bank Latvia branch	2,847.3	2,623.8	223.4	1,408.9	1,289.6
BlueOrange Bank	581.6	250.8	330.8	346.8	234.8
Regionala investiciju banka	233.7	204.0	29.7	61.0	172.7
Signet Bank	233.5	190.6	42.9	106.9	126.6
Baltic International Bank	197.3	170.3	27.0	60.9	136.4
Industra Bank	162.3	133.5	28.8	78.9	83.4
LPB Bank	157.5	120.5	37.0	58.4	99.1
PrivatBank	93.4	32.7	60.7	76.6	16.7
Expobank	49.6	22.6	27.0	28.8	20.8
OP Corporate Bank branch Latvia	41.1	41.1	0.0	0.0	40.1
Association member banks	18,342.3	16,427.5	1,914.9	10,186.0	7,526.2
Total banking industry	19,584.8	17,199.0	2,385.8	10,872.8	8,080.9
Altum	0.0	0.0	0.0	0.0	0.0

Deposits of companies do not include deposits of central governments, local governments and social security funds;

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

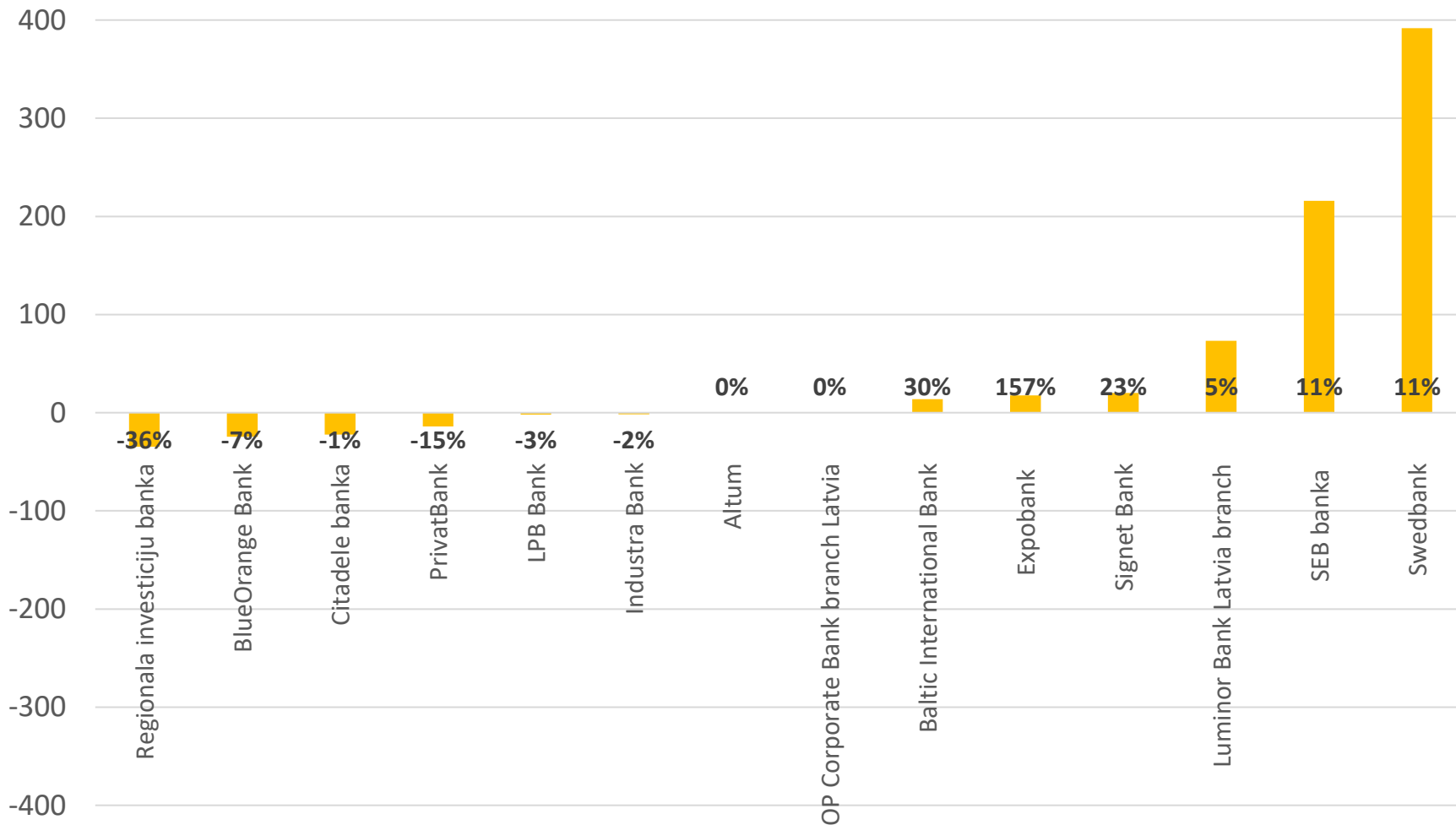
Data source of banking industry: the Bank of Latvia, monthly reports of monetary financial institutions in Latvia.

Deposits of private persons as of 30.06.2021, MEUR

Name	Value	Change in 2021	
Swedbank	3,884.6	391.6	11.2%
SEB banka	2,140.8	215.8	11.2%
Citadele banka	1,933.2	-22.4	-1.1%
Luminor Bank Latvia branch	1,408.9	73.4	5.5%
BlueOrange Bank	346.8	-24.3	-6.6%
Signet Bank	106.9	20.1	23.2%
Industra Bank	78.9	-1.7	-2.1%
PrivatBank	76.6	-14.0	-15.4%
Regionala investiciju banka	61.0	-34.7	-36.2%
Baltic International Bank	60.9	13.9	29.5%
LPB Bank	58.4	-1.8	-2.9%
Expobank	28.8	17.6	157.2%
OP Corporate Bank branch Latvia	0.0	0.0	0.0%
Association member banks	10,186.0	633.6	6.6%
Total banking industry	10,872.8	632.1	6.2%
Altum	0.0	0.0	0.0%

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.

Change of deposits of private persons 30.06.2021 vs 31.12.2020, MEUR



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

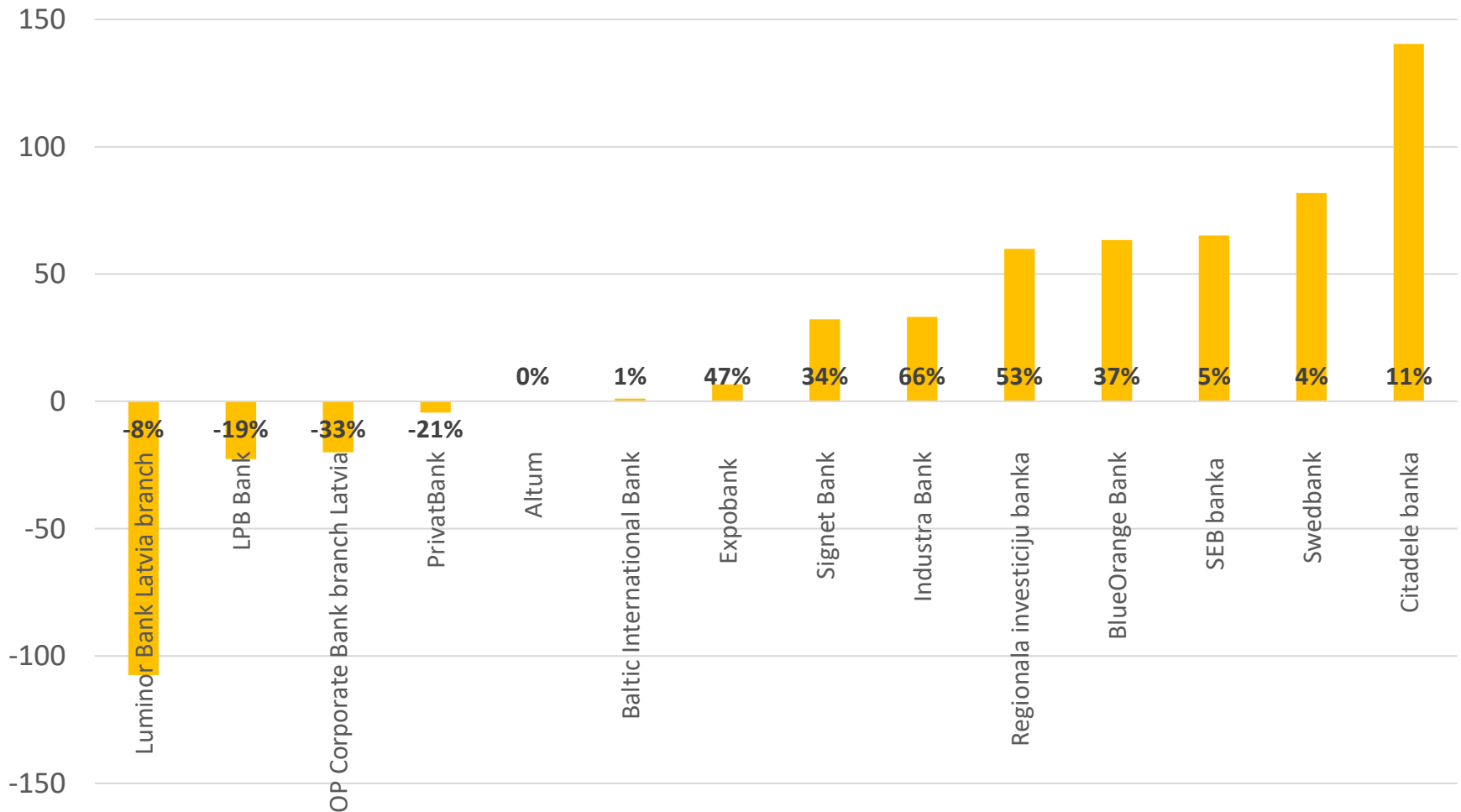
Deposits of companies as of 30.06.2021, MEUR

Name	Value	Change in 2021	
Swedbank	2,335.8	81.8	3.6%
SEB banka	1,502.6	65.1	4.5%
Citadele banka	1,467.7	140.3	10.6%
Luminor Bank Latvia branch	1,289.6	-107.4	-7.7%
BlueOrange Bank	234.8	63.3	36.9%
Regionala investiciju banka	172.7	59.8	53.1%
Baltic International Bank	136.4	1.1	0.8%
Signet Bank	126.6	32.2	34.1%
LPB Bank	99.1	-22.6	-18.6%
Industra Bank	83.4	33.2	66.1%
OP Corporate Bank branch Latvia	40.1	-20.0	-33.2%
Expobank	20.8	6.6	47.1%
PrivatBank	16.7	-4.3	-20.6%
Association member banks	7,526.2	329.2	4.6%
Total banking industry	8,080.9	256.4	3.3%
Altum	0.0	0.0	0.0%

Deposits of companies do not include deposits of central governments, local governments and social security funds;

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.

Change of deposits of companies 30.06.2021 vs 31.12.2020, MEUR



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

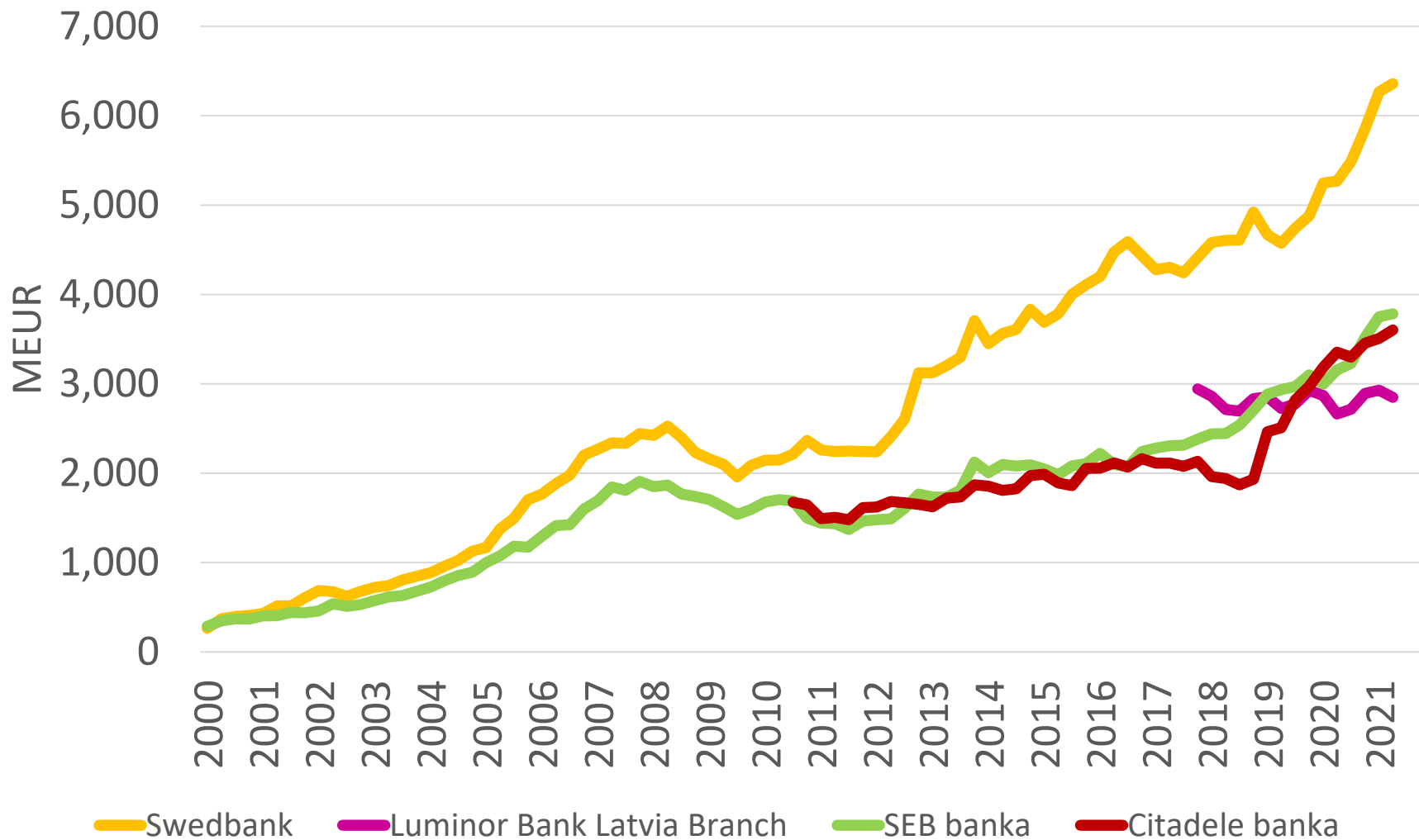
Deposits by term as of 30.06.2021, MEUR

Name	Deposits	Short term		Long term	
		Value	Proportion, %	Value	Proportion, %
Swedbank	6,360.7	6,260.2	98.4%	100.5	1.6%
SEB banka	3,782.5	3,332.5	88.1%	450.0	11.9%
Citadele banka	3,601.8	3,044.7	84.5%	557.1	15.5%
Luminor Bank Latvia branch	2,847.3	2,623.8	92.2%	223.4	7.8%
BlueOrange Bank	581.6	250.8	43.1%	330.8	56.9%
Regionala investiciju banka	233.7	204.0	87.3%	29.7	12.7%
Signet Bank	233.5	190.6	81.6%	42.9	18.4%
Baltic International Bank	197.3	170.3	86.3%	27.0	13.7%
Industra Bank	162.3	133.5	82.3%	28.8	17.7%
LPB Bank	157.5	120.5	76.5%	37.0	23.5%
PrivatBank	93.4	32.7	35.0%	60.7	65.0%
Expobank	49.6	22.6	45.6%	27.0	54.4%
OP Corporate Bank branch Latvia	41.1	41.1	100.0%	0.0	0.0%
Association member banks	18,342.3	16,427.5	89.6%	1,914.9	10.4%
Total banking industry	19,584.8	17,199.0	87.8%	2,385.8	12.2%
Altum	0.0	0.0	0.0%	0.0	0.0%

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.

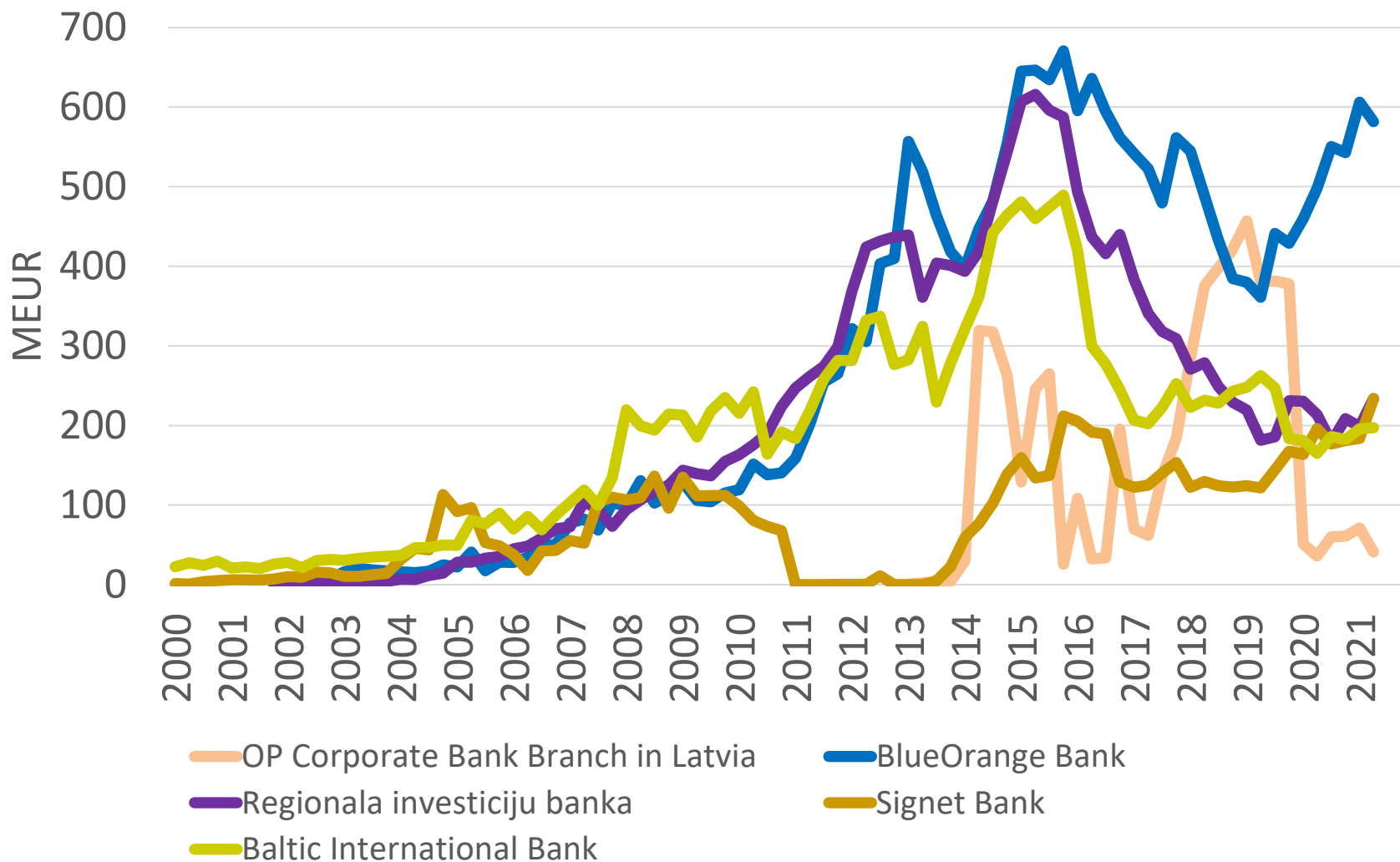
Deposits at banks 2000-2021* (1)



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

* - 6 months 2021

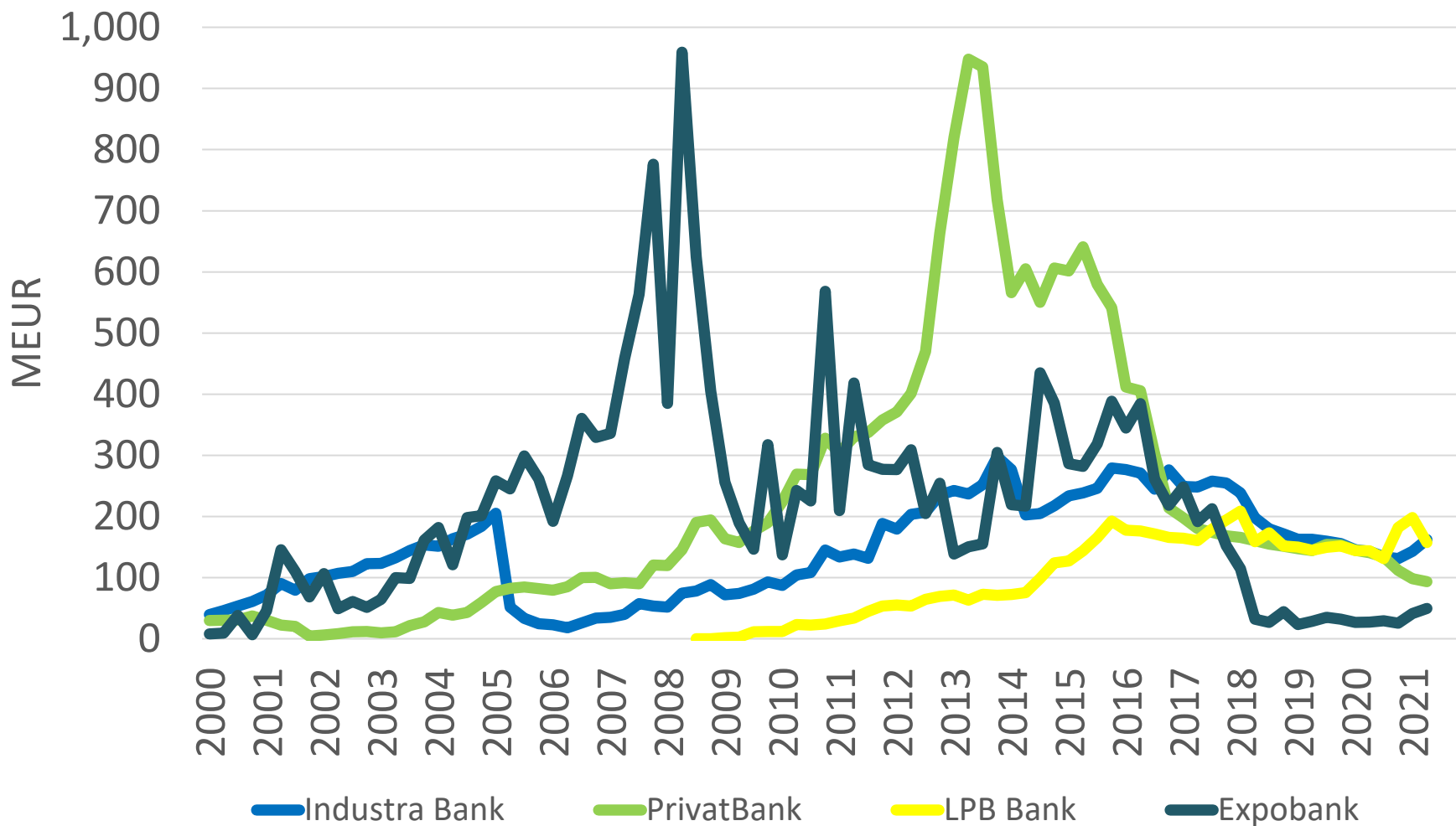
Deposits at banks 2000-2021* (2)



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

* - 6 months 2021

Deposits at banks 2000-2021* (3)



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

* - 6 months 2021

6. ASSETS UNDER MANGEMENT AND ADMINISTRATION

Total* assets under management and administration as of 30.06.2021, MEUR

Name	Value	Change in 2021	
Swedbank	5,853.6	646.9	12.4%
SEB banka	4,261.9	205.7	5.1%
Citadele banka	1,924.0	266.2	16.1%
Luminor Bank Latvia branch	1,096.3	-5.9	-0.5%
Signet Bank	931.8	64.9	7.5%
Baltic International Bank	173.1	-2.2	-1.3%
Regionala investiciju banka	55.4	-21.7	-28.1%
Expobank	53.2	-0.4	-0.8%
LPB Bank	22.5	0.7	3.2%
BlueOrange Bank	20.5	0.2	1.2%
PrivatBank	12.6	-0.2	-1.2%
Industra Bank	1.0	0.0	0.0%
OP Corporate Bank branch Latvia	0.0	0.0	0.0%
Association member banks	14,405.9	1,154.2	8.7%
Altum	0.0	0.0	0.0%

*- banks and investment management companies

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

Assets under management and administration at banks as of 30.06.2021, MEUR

Name	Value	Change in 2021	
Swedbank	3,290.0	420.7	14.7%
SEB banka	2,452.2	193.3	8.6%
Signet Bank	864.2	55.6	6.9%
Citadele banka	793.0	199.9	33.7%
Luminor Bank Latvia branch	393.8	-36.3	-8.4%
Baltic International Bank	173.1	-2.2	-1.3%
Regionala investiciju banka	55.4	-21.7	-28.1%
Expobank	53.2	-0.4	-0.8%
LPB Bank	22.5	0.7	3.2%
BlueOrange Bank	20.5	0.2	1.2%
PrivatBank	12.6	-0.2	-1.2%
Industra Bank	1.0	0.0	0.0%
OP Corporate Bank branch Latvia	0.0	0.0	0.0%
Association member banks	8,131.6	791.5	10.8%
Altum	0.0	0.0	0.0%

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

Assets under management and administration at investment management companies as of 30.06.2021, MEUR

Name	Value	Change in 2021	
Swedbank	2,563.6	226.1	9.7%
SEB banka	1,809.6	12.4	0.7%
Citadele banka	1,131.1	66.2	6.2%
Luminor Bank Latvia branch	702.5	30.4	4.5%
Signet Bank	67.6	9.2	15.8%
Expobank	0.0	0.0	0.0%
BlueOrange Bank	0.0	0.0	0.0%
Regionala investiciju banka	0.0	0.0	0.0%
Baltic International Bank	0.0	0.0	0.0%
LPB Bank	0.0	0.0	0.0%
PrivatBank	0.0	0.0	0.0%
Industra Bank	0.0	0.0	0.0%
OP Corporate Bank branch Latvia	0.0	0.0	0.0%
Association member banks	6,274.4	344.4	5.8%
Altum	0.0	0.0	0.0%

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

7. FINANCIAL RATIOS

Financial ratios as of 30.06.2021

Name	Capital Adequacy Ratio ¹	Liquidity coverage ratio ²	Return on Equity (ROE) ³	Return on Assets (ROA) ⁴
Baltic International Bank	13.2%	151.5%	-9.4%	-1.0%
BlueOrange Bank	14.9%	151.2%	-6.8%	-0.6%
Citadele banka	17.4%	190.2%	9.8%	0.7%
Expobank	38.9%	386.7%	-4.8%	-2.2%
Industra Bank	22.2%	302.0%	2.9%	0.2%
LPB Bank	24.9%	168.2%	14.4%	2.0%
PrivatBank	11.5%	323.9%	-44.3%	-5.6%
Reģionālā investīciju banka	25.1%	183.9%	6.7%	1.0%
SEB banka	22.8%	406.8%	20.3%	2.0%
Signet Bank	16.4%	203.3%	9.6%	0.7%
Swedbank	33.5%	421.0%	8.3%	1.0%

1 Total capital ratio, including adjustments; min requirement 8% according to legislation;

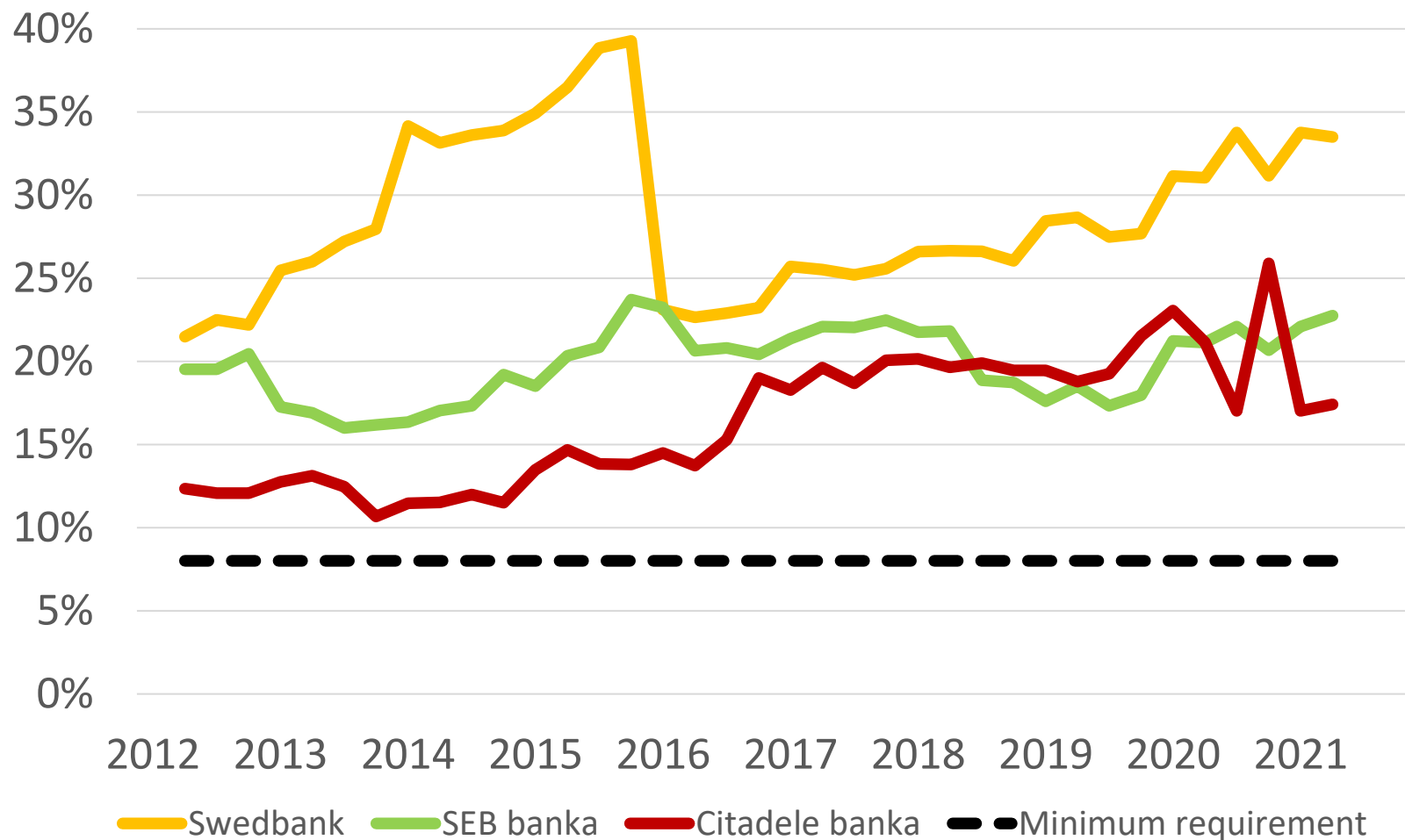
2 Minimum requirement 100%;

3 Return on equity (ROE) – proportion of annualized profit/loss of a period from average capital and reserves;

4 Return on assets (ROA) – proportion of annualized profit/loss of a period from average assets.

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

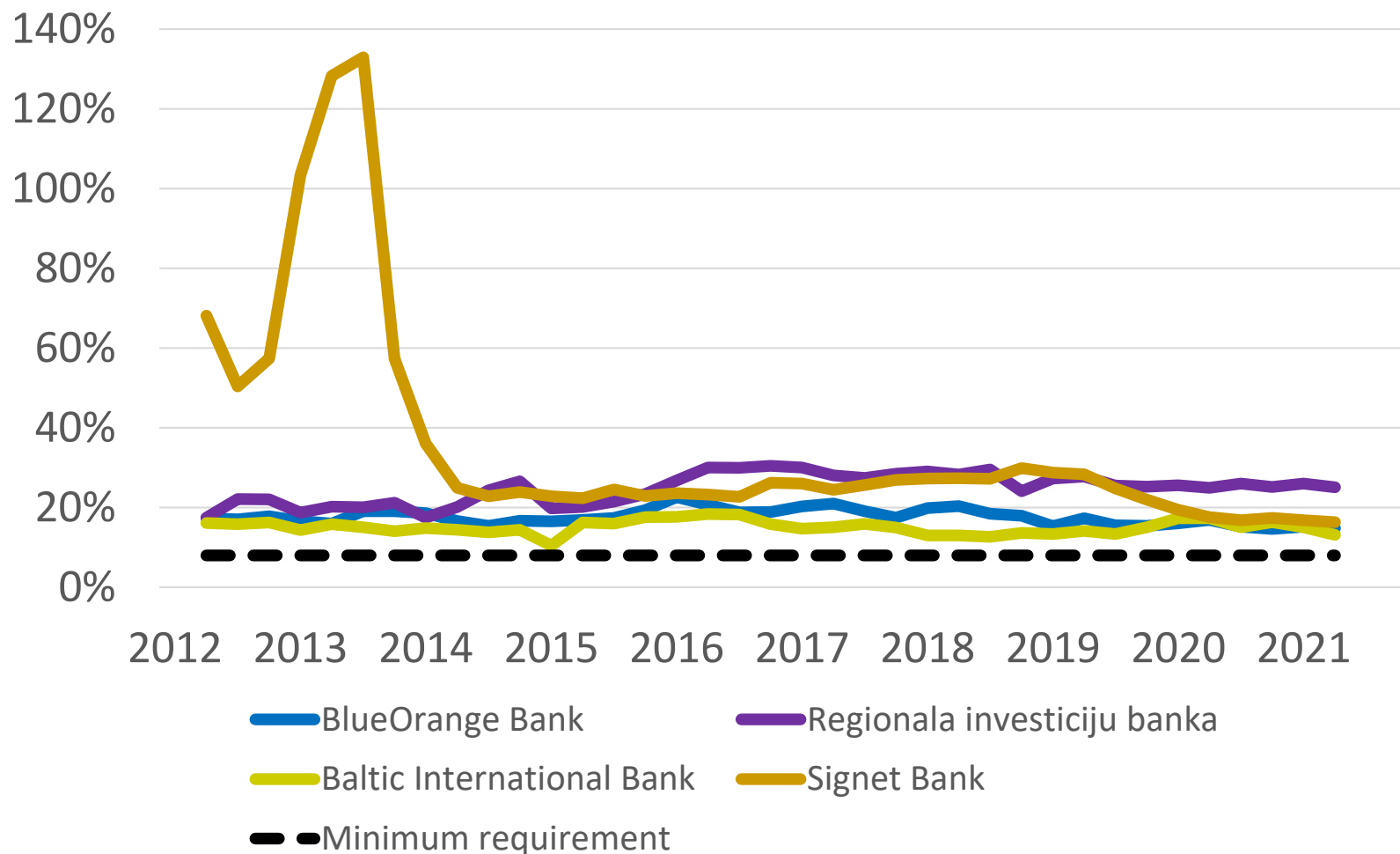
Capital adequacy ratio 2012-2021* (1)



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

* - 6 months 2021

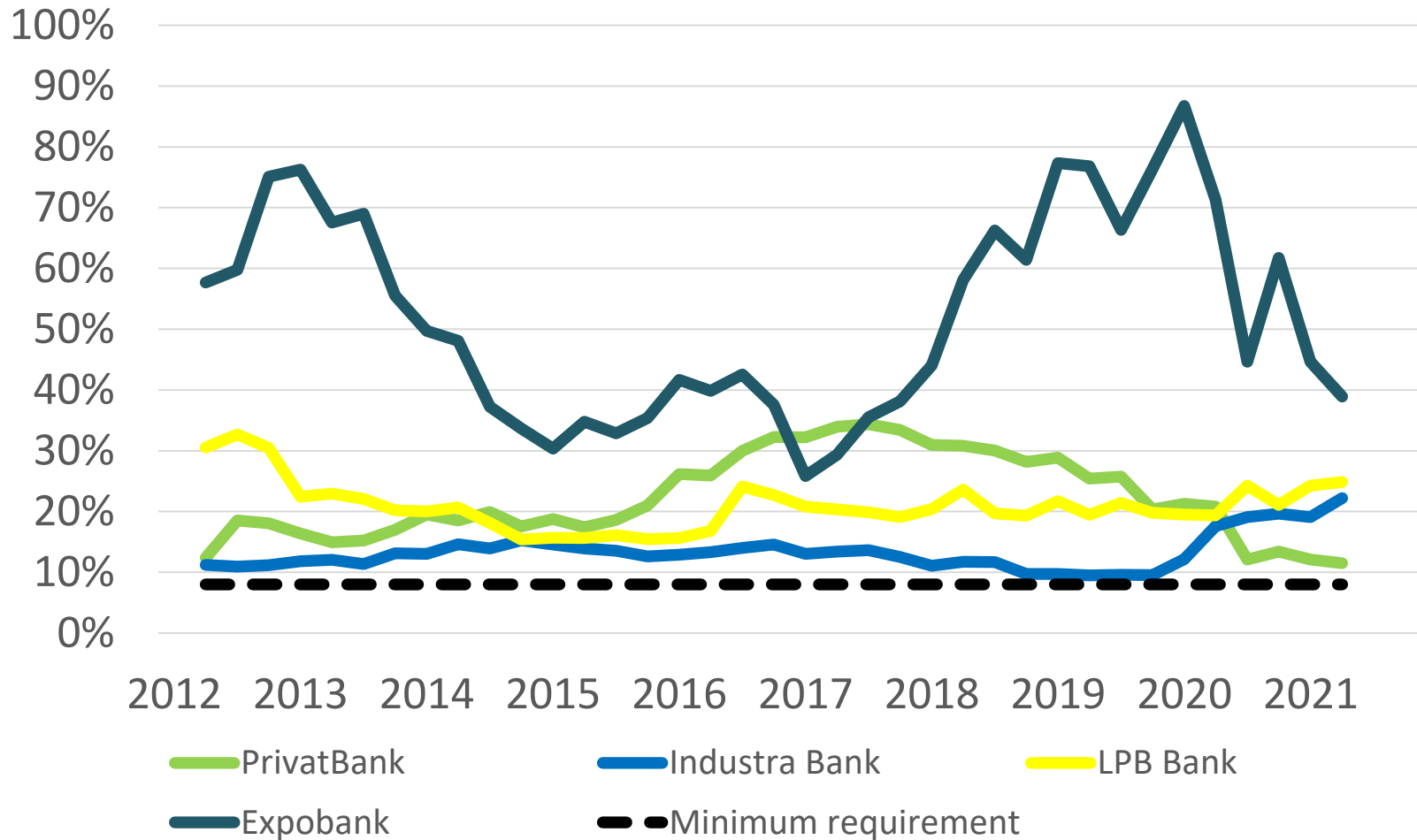
Capital adequacy ratio 2012-2021* (2)



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

* - 6 months 2021

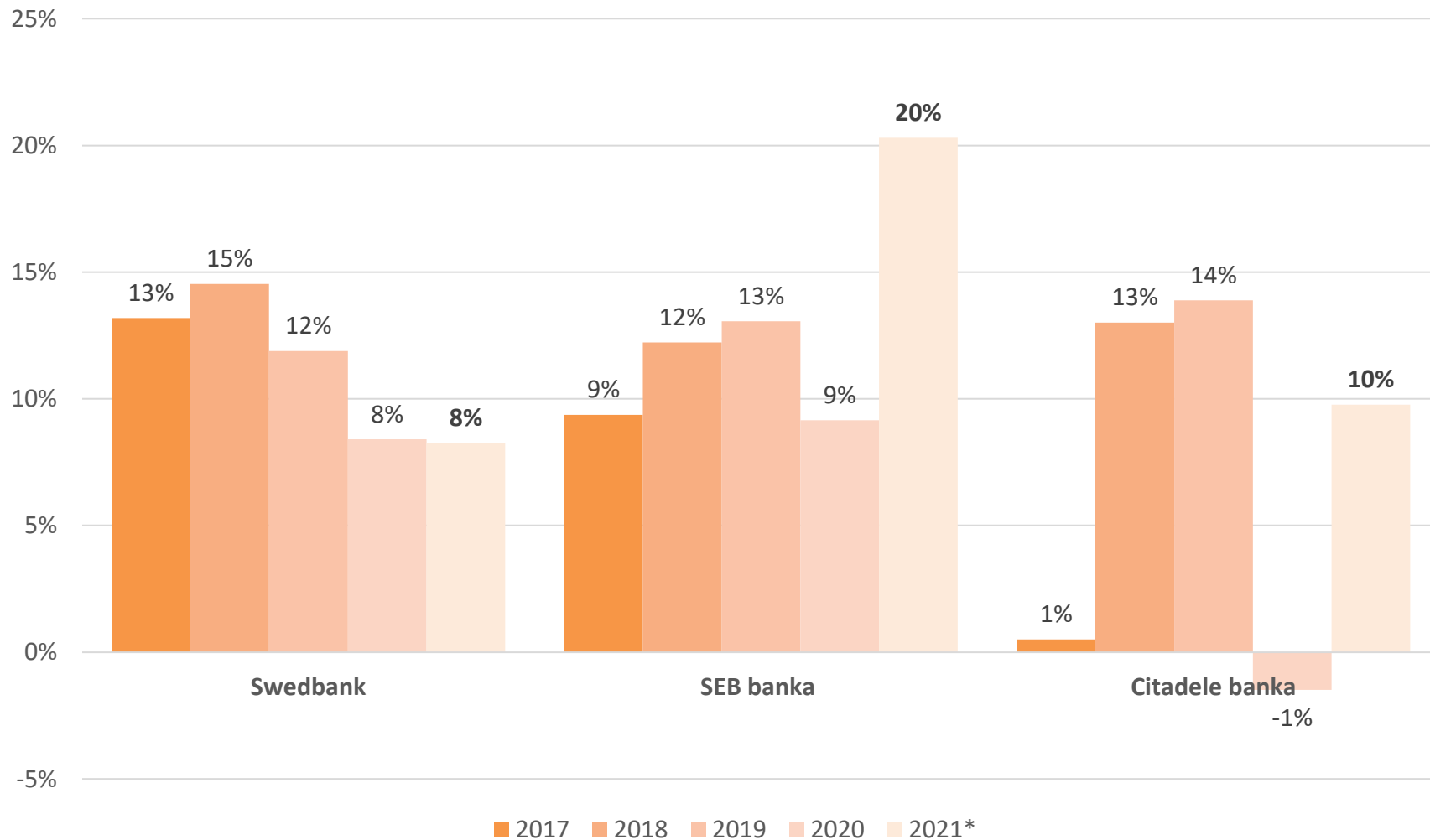
Capital adequacy ratio 2012-2021* (3)



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

* - 6 months 2021

Return on equity 2017-2021* (1)



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

* - 6 months 2021

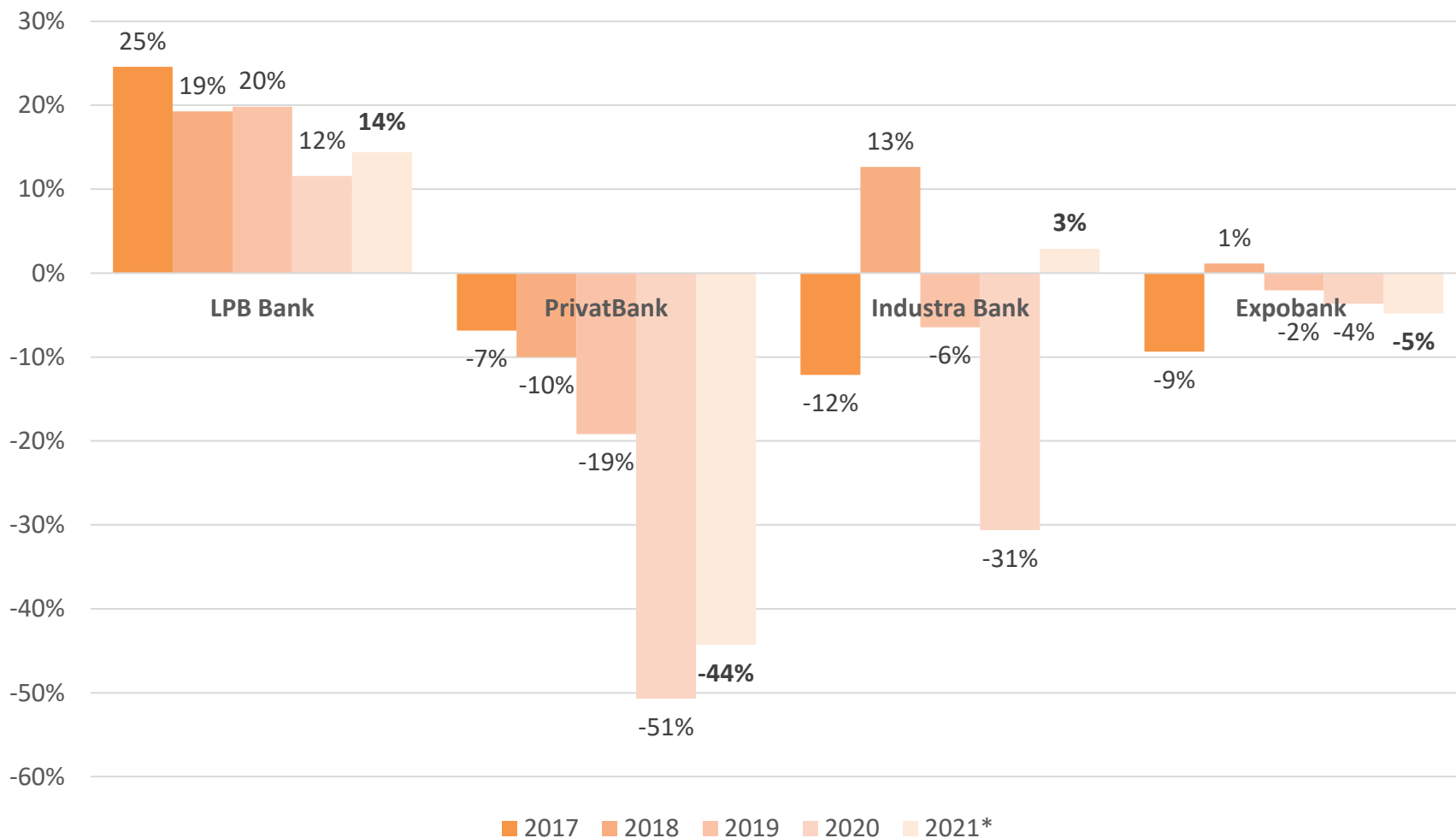
Return on equity 2017-2021* (2)



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

* - 6 months 2021

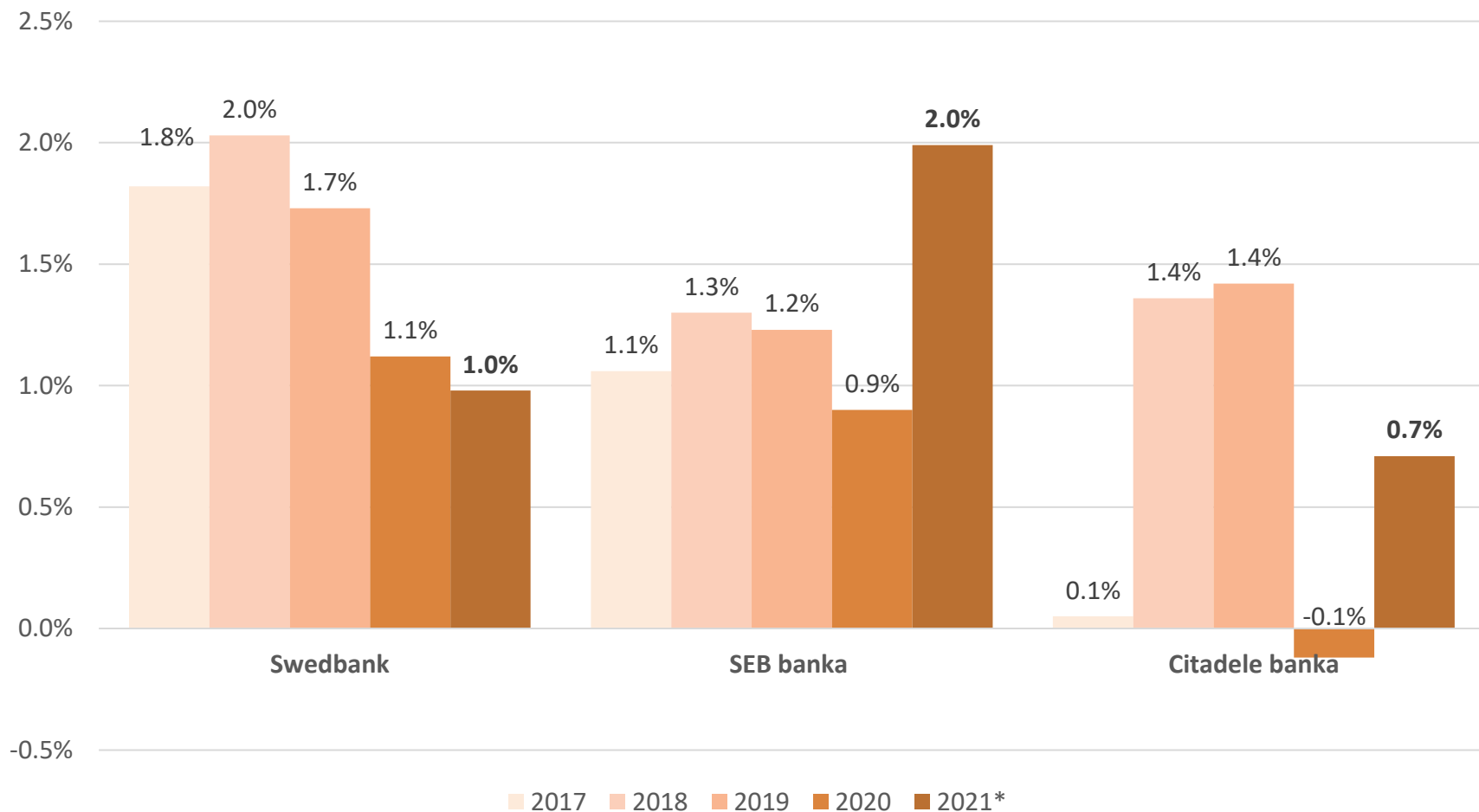
Return on equity 2017-2021* (3)



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

* - 6 months 2021

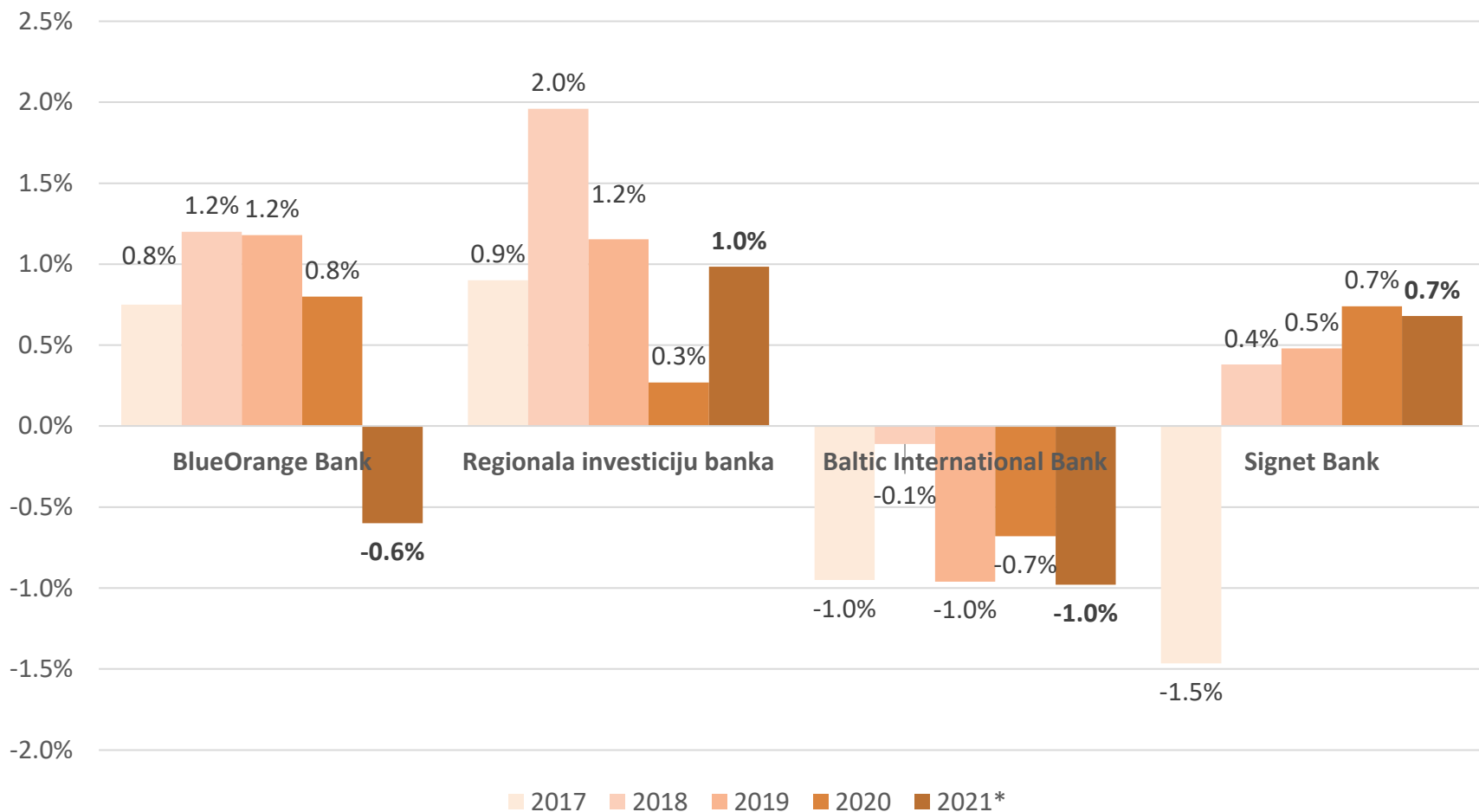
Return on assets 2017-2021* (1)



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

* - 6 months 2021

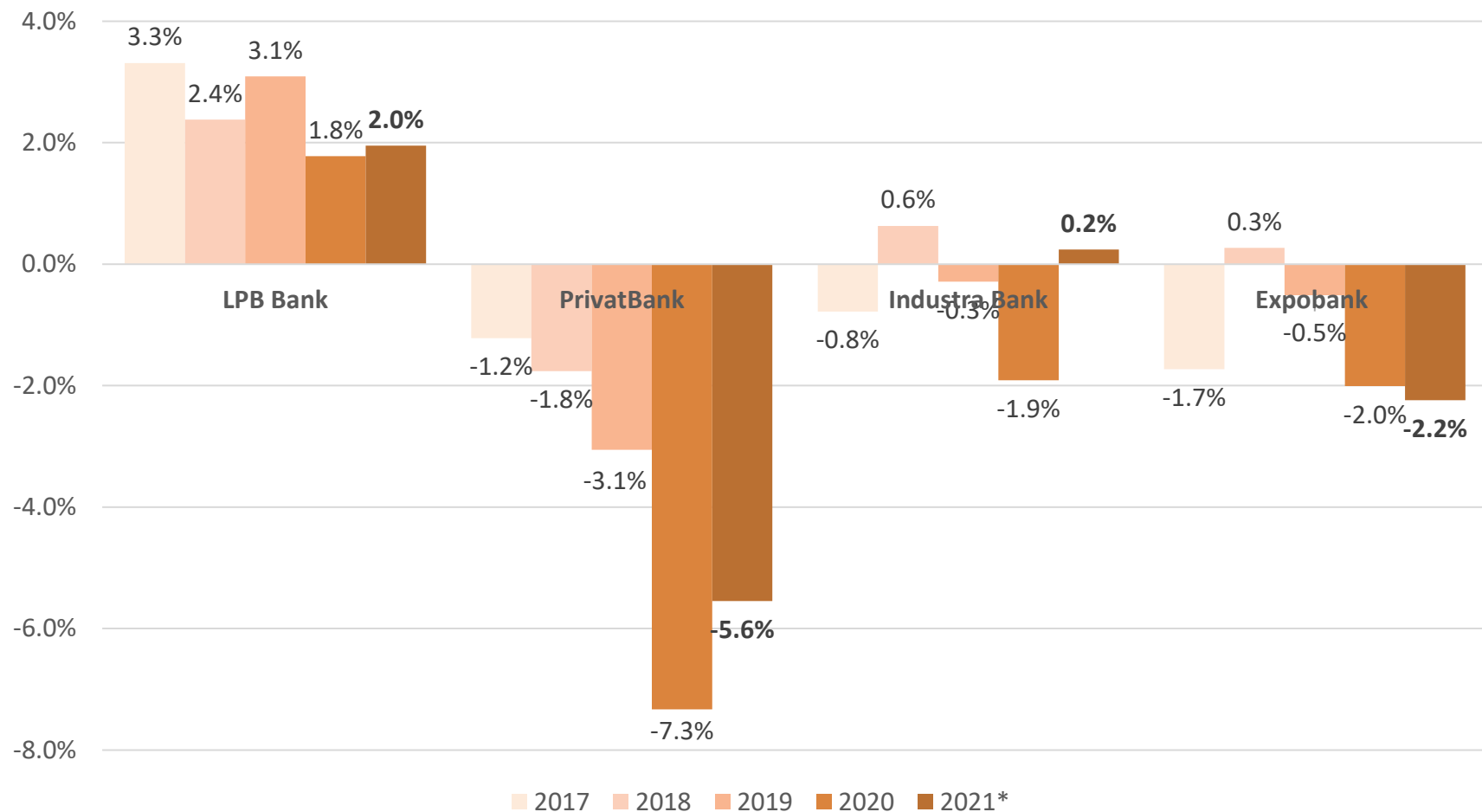
Return on assets 2017-2021* (2)



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

* - 6 months 2021

Return on assets 2017-2021* (3)



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

* - 6 months 2021

THANK YOU FOR YOUR ATTENTION!

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