

## BANKS' ASSETS AS OF SEPTEMBER 30, 2021, thousands EUR\*

No	Name	30.09.2021.	Changes comparing to					
			30.06.2021.		31.12.2020.		30.09.2020.	
				%		%		%
1	Swedbank	8,115,883.7	-188,778.9	-2.3	351,830.7	4.5	788,935.8	10.8
2	Citadele banka	4,731,299.1	122,572.3	2.7	299,075.9	6.7	477,960.6	11.2
3	SEB banka	4,329,779.2	12,749.8	0.3	41,562.8	1.0	154,947.0	3.7
4	Luminor Bank Latvia branch	3,652,654.8	46,838.6	1.3	34,644.1	1.0	100,639.1	2.8
5	BlueOrange Bank	791,685.4	1,463.2	0.2	49,238.0	6.6	46,583.3	6.3
6	OP Corporate Bank branch Latvia	441,793.2	-10,092.3	-2.2	50,122.0	12.8	27,240.9	6.6
7	Signet Bank	305,613.7	15,185.7	5.2	81,253.8	36.2	98,863.4	47.8
8	Regionāla investīciju banka	270,046.5	-12,890.9	-4.6	-2,657.7	-1.0	22,755.5	9.2
9	LPB Bank	228,460.3	-4,460.2	-1.9	-11,853.3	-4.9	33,035.8	16.9
10	Baltic International Bank	213,974.6	-27,355.3	-11.3	-11,675.5	-5.2	-21,075.7	-9.0
11	Industra Bank	184,376.6	-11,521.4	-5.9	20,509.5	12.5	570.7	0.3
12	PrivatBank	118,375.4	-5,244.1	-4.2	-35,121.7	-22.9	-64,508.0	-35.3
13	Expobank	86,892.0	-880.3	-1.0	24,768.8	39.9	14,975.2	20.8
	<b>Association member banks</b>	<b>23,470,834.6</b>	<b>-62,413.9</b>	<b>-0.3</b>	<b>891,697.5</b>	<b>3.9</b>	<b>1,680,923.7</b>	<b>7.7</b>
	<b>Total banking industry</b>	<b>25,340,730.3</b>	<b>-110,258.7</b>	<b>-0.4</b>	<b>782,591.6</b>	<b>3.2</b>	<b>1,434,836.4</b>	<b>6.0</b>
14	Altum	975,961.0	48,455.3	5.2	93,564.7	10.6	146,151.0	17.6

\* 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 SEPTEMBER 30, 2021, thousands EUR**

No	Name	30.09.2021.	Changes comparing to	
			31.12.2020.	%
1	Swedbank	983,175.7	52,341.2	5.6
2	SEB banka	450,721.3	42,264.4	10.3
3	Citadele banka	340,554.9	22,956.4	7.2
4	BlueOrange Bank	71,040.9	38.4	0.1
5	Regionāla investīciju banka	37,856.7	1,816.9	5.0
6	LPB Bank	37,531.7	5,502.8	17.2
7	Expobank	33,750.2	-1,894.1	-5.3
8	Baltic International Bank	25,363.2	911.5	3.7
9	Signet Bank	19,394.0	1,294.1	7.1
10	Industra Bank	15,755.6	2,420.0	18.1
11	PrivatBank	12,902.6	-4,943.0	-27.7
12	Luminor Bank Latvia branch	-		
13	OP Corporate Bank branch Latvia	-		
	<b>Association member banks</b>	<b>2,028,046.8</b>	<b>122,708.4</b>	<b>6.4</b>
	<b>Total banking industry</b>	<b>3,105,056.2</b>	<b>178,119.1</b>	<b>6.1</b>
14	Altum	430,451.9	48,747.8	12.8

\* 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 SEPTEMBER 30, 2021, thousands EUR**

No	Name	30.09.2021.	Changes comparing to	
			30.09.2020.	%
1	SEB banka	61,484.6	33,199.7	117.4
2	Swedbank	53,238.0	-6,674.9	-11.1
3	Citadele banka	23,587.4	48,037.9	-196.5
4	LPB Bank	4,883.6	149.9	3.2
5	Regionala investiciju banka	1,893.2	-66.8	-3.4
6	Signet Bank	1,821.9	1,203.1	194.4
7	BlueOrange Bank	1,296.4	-1,694.4	-56.7
8	Industra Bank	601.0	4,641.8	-114.9
9	Expobank	-1,257.3	-278.5	28.5
10	Baltic International Bank	-2,021.8	-842.3	71.4
11	PrivatBank	-4,717.2	-1,019.1	27.6
12	Luminor Bank Latvia branch	-		
13	OP Corporate Bank branch Latvia	-		
	<b>Association member banks</b>	<b>140,809.9</b>	<b>76,656.5</b>	<b>119.5</b>
	<b>Total banking industry</b>	<b>202,233.3</b>	<b>94,738.3</b>	<b>88.1</b>
14	Altum	9,295.4	7,214.7	346.7

\* 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 SEPTEMBER 30, 2021, thousands EUR

No	Name	30.09.2021.	Changes comparing to					
			30.06.2021.		31.12.2020.		30.09.2020.	
				%		%		%
1	Swedbank	6,225,937.9	-134,746.5	-2.1	372,774.8	6.4	738,361.6	13.5
2	SEB banka	3,778,290.6	-4,247.5	-0.1	260,154.1	7.4	552,857.9	17.1
3	Citadele banka	3,674,738.4	72,892.0	2.0	219,752.6	6.4	376,217.7	11.4
4	Luminor Bank Latvia branch	2,886,742.7	39,484.4	1.4	-5,522.0	-0.2	172,492.0	6.4
5	BlueOrange Bank	585,977.4	4,385.0	0.8	43,353.0	8.0	35,400.7	6.4
6	Signet Bank	264,894.8	31,398.0	13.4	83,699.9	46.2	88,246.5	50.0
7	Regionala investiciju banka	222,968.4	-10,728.2	-4.6	14,459.1	6.9	43,803.6	24.4
8	Baltic International Bank	170,942.3	-26,369.6	-13.4	-11,376.9	-6.2	-15,109.4	-8.1
9	LPB Bank	155,415.0	-2,130.0	-1.4	-26,485.3	-14.6	24,192.9	18.4
10	Industra Bank	148,431.8	-13,877.6	-8.6	17,463.5	13.3	14,335.6	10.7
11	PrivatBank	89,543.1	-3,815.5	-4.1	-22,120.5	-19.8	-44,155.8	-33.0
12	OP Corporate Bank branch Latvia	60,965.6	19,841.8	48.2	-60.3	-0.1	782.1	1.3
13	Expobank	51,162.1	1,575.5	3.2	25,839.6	102.0	21,875.5	74.7
	<b>Association member banks</b>	<b>18,316,010.0</b>	<b>-26,338.1</b>	<b>-0.1</b>	<b>971,931.6</b>	<b>5.6</b>	<b>2,009,300.9</b>	<b>12.3</b>
	<b>Total banking industry</b>	<b>19,442,499.1</b>	<b>-142,344.6</b>	<b>-0.7</b>	<b>783,242.6</b>	<b>4.2</b>	<b>1,703,576.4</b>	<b>9.6</b>
14	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 September 30, 2021, thousands EUR

No	Name	Deposits	Deposits by term		Deposits by customer type	
			Short-term	Long-term	Individuals	Companies*
1	Swedbank	<b>6,225,937.9</b>	6,139,819.2	86,118.6	3,928,574.2	2,200,404.2
2	SEB banka	<b>3,778,290.6</b>	3,341,929.4	436,361.2	2,154,736.8	1,466,255.1
3	Citadele banka	<b>3,674,738.4</b>	3,130,909.4	543,829.0	1,906,866.7	1,570,708.7
4	Luminor Bank Latvia branch	<b>2,886,742.7</b>	2,674,872.9	211,869.8	1,401,529.7	1,336,631.7
5	BlueOrange Bank	<b>585,977.4</b>	244,612.1	341,365.3	356,267.2	229,710.2
6	Signet Bank	<b>264,894.8</b>	219,555.9	45,338.8	121,946.2	142,948.6
7	Regionāla investīciju banka	<b>222,968.4</b>	197,813.2	25,155.1	77,112.2	145,856.1
8	Baltic International Bank	<b>170,942.3</b>	141,011.9	29,930.4	65,641.8	105,300.6
9	LPB Bank	<b>155,415.0</b>	118,372.5	37,042.5	61,046.7	94,368.3
10	Industra Bank	<b>148,431.8</b>	121,404.5	27,027.3	79,268.1	68,568.4
11	PrivatBank	<b>89,543.1</b>	31,924.1	57,619.0	72,555.7	16,842.5
12	OP Corporate Bank branch Latvia	<b>60,965.6</b>	60,965.6	0.0	0.0	59,441.1
13	Expobank	<b>51,162.1</b>	23,431.5	27,730.6	30,272.9	20,889.2
	<b>Association member banks</b>	<b>18,316,010.0</b>	<b>16,446,622.3</b>	<b>1,869,387.6</b>	<b>10,255,818.2</b>	<b>7,457,924.7</b>
	<b>Total banking industry</b>	<b>19,442,499.1</b>	<b>17,137,400.0</b>	<b>2,305,099.1</b>	<b>10,915,905.2</b>	<b>7,924,170.4</b>
14	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. Not included 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.

## BANKS' ISSUED LOANS AS OF SEPTEMBER 30, 2021, thousands EUR\*

No	Name	30.09.2021.	Changes comparing to					
			30.06.2021.		31.12.2020.		30.09.2020.	
				%		%		%
1	Swedbank	3,646,758.2	97,485.1	2.7	116,197.7	3.3	62,717.1	1.7
2	SEB banka	3,042,775.1	67,404.8	2.3	-37,384.3	-1.2	-41,299.9	-1.3
3	Luminor Bank Latvia branch	2,910,159.9	-26,366.7	-0.9	92,760.9	3.3	22,818.4	0.8
4	Citadele banka	2,562,273.7	152,622.0	6.3	984,300.0	62.4	948,668.2	58.8
5	OP Corporate Bank branch Latvia	419,612.2	-27,388.2	-6.1	56,969.1	15.7	10,140.8	2.5
6	BlueOrange Bank	350,567.5	26,225.2	8.1	42,123.1	13.7	68,232.5	24.2
7	Signet Bank	98,047.6	770.2	0.8	13,994.6	16.6	15,926.8	19.4
8	Regionāla investīciju banka	92,107.6	9,080.7	10.9	13,673.2	17.4	5,638.3	6.5
9	Industra Bank	81,240.6	5,193.9	6.8	686.0	0.9	-12,558.4	-13.4
10	LPB Bank	46,931.0	-1,815.9	-3.7	-3,686.2	-7.3	-6,039.4	-11.4
11	Baltic International Bank	43,155.1	1,104.3	2.6	-526.7	-1.2	174.0	0.4
12	PrivatBank	42,315.2	-5,251.8	-11.0	-12,442.6	-22.7	-15,205.7	-26.4
13	Expobank	32,067.4	-1,686.6	-5.0	9,564.3	42.5	11,957.3	59.5
	<b>Association member banks</b>	<b>13,368,011.1</b>	<b>297,376.8</b>	<b>2.3</b>	<b>1,276,229.0</b>	<b>10.6</b>	<b>1,071,169.9</b>	<b>8.7</b>
	<b>Total banking industry</b>	<b>14,247,828.2</b>	<b>382,925.1</b>	<b>2.8</b>	<b>1,299,696.3</b>	<b>10.0</b>	<b>955,710.4</b>	<b>7.2</b>
14	Altum	359,576.5	2,445.9	0.7	25,681.6	7.7	34,291.8	10.5

\* 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 September 30, 2021, thousands EUR

No	Name	Loans	Loans breakdown by customer type		
			individuals		companies
				incl. housing loans for individuals	
1	Swedbank	3,646,758.2	1,947,815.8	1,750,550.2	1,633,030.1
2	SEB banka	3,042,775.1	1,061,536.9	919,330.2	1,853,605.7
3	Luminor Bank Latvia branch	2,910,159.9	1,477,171.3	1,277,768.1	1,391,175.8
4	Citadele banka	2,562,273.7	858,847.2	383,166.8	1,683,295.2
5	OP Corporate Bank branch Latvia	419,612.2	0.0	0.0	413,113.3
6	BlueOrange Bank	350,567.5	13,258.8	7,445.1	337,308.7
7	Signet Bank	98,047.6	23,192.1	1,595.9	74,855.5
8	Regionāla investīciju banka	92,107.6	1,899.7	58.5	90,207.9
9	Industra Bank	81,240.6	9,105.2	3,307.7	72,135.4
10	LPB Bank	46,931.0	8,119.4	3,719.9	38,811.6
11	Baltic International Bank	43,155.1	8,713.6	1,463.1	34,441.5
12	PrivatBank	42,315.2	25,252.9	11,012.5	17,062.3
13	Expobank	32,067.4	2,667.3	0.0	29,400.1
	<b>Association member banks</b>	<b>13,368,011.1</b>	<b>5,437,580.2</b>	<b>4,359,417.9</b>	<b>7,668,443.1</b>
	<b>Total banking industry</b>	<b>14,247,828.2</b>	<b>5,701,551.5</b>	<b>4,387,456.5</b>	<b>8,284,288.9</b>
14	Altum	359,576.5	29,924.6	4,405.2	329,651.9

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. Not included loans to central governments, local governments and social security funds;

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