

## BANKS' ASSETS AS OF SEPTEMBER 30, 2020, thousands EUR\*

No	Name	30.09.2020.	Changes comparing to					
			30.06.2020.		31.12.2019.		30.09.2019.	
				%		%		%
1	Swedbank	7,326,948.0	274,961.4	3.9	1,433,977.5	24.3	1,567,264.3	27.2
2	Citadele banka	4,253,338.4	-62,994.7	-1.5	741,327.8	21.1	883,072.9	26.2
3	SEB banka	4,174,832.2	134,151.1	3.3	206,086.0	5.2	271,143.5	6.9
4	Luminor Bank Latvia branch	3,552,015.7	34,410.3	1.0	-682,926.2	-16.1	-697,383.9	-16.4
5	BlueOrange Bank	745,102.1	125,796.9	20.3	190,287.9	34.3	178,730.4	31.6
6	OP Corporate Bank branch Latvia	414,552.3	10,484.3	2.6	-323,120.1	-43.8	-339,116.4	-45.0
7	Rigensis Bank	389,138.0	-35,947.4	-8.5	137,038.1	54.4	189,266.0	94.7
8	Regionāla investīciju banka	247,291.0	-33,935.6	-12.1	-51,822.8	-17.3	-10,233.8	-4.0
9	Baltic International Bank	235,050.3	19,636.1	9.1	-6,305.1	-2.6	-71,798.3	-23.4
10	Signet Bank	206,750.2	-24,541.5	-10.6	9,116.8	4.6	23,218.6	12.7
11	LPB Bank	195,424.5	-5,737.1	-2.9	-600.5	-0.3	-7,245.3	-3.6
12	Industra Bank	183,805.9	-10,044.3	-5.2	-11,301.5	-5.8	-16,466.0	-8.2
13	PrivatBank	182,883.4	-9,444.0	-4.9	-30,174.9	-14.2	-50,954.2	-21.8
14	Expobank	71,916.8	7,685.2	12.0	2,139.2	3.1	-1,047.6	-1.4
	<b>Association member banks</b>	<b>22,179,048.8</b>	<b>424,480.7</b>	<b>2.0</b>	<b>1,613,722.2</b>	<b>7.8</b>	<b>1,918,450.3</b>	<b>9.5</b>
	<b>Total banking industry</b>	<b>23,905,893.9</b>	<b>592,911.8</b>	<b>2.5</b>	<b>703,001.8</b>	<b>3.0</b>	<b>951,439.3</b>	<b>4.1</b>
15	Altum	829,810.0	97,590.0	13.3	242,272.2	41.2	263,464.2	46.5

\* 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, 2020, thousands EUR**

No	Name	30.09.2020.	Changes comparing to	
			31.12.2019.	%
1	Swedbank	914,817.1	59,703.2	7.0
2	SEB banka	400,885.7	28,564.4	7.7
3	Citadele banka	299,295.8	-25,190.7	-7.8
4	Rigensis Bank	76,943.0	-769.2	-1.0
5	BlueOrange Bank	68,703.2	2,534.3	3.8
6	Regionala investiciju banka	37,183.2	1,706.7	4.8
7	Expobank	35,156.5	-936.5	-2.6
8	LPB Bank	32,948.8	5,036.4	18.0
9	PrivatBank	27,539.8	-3,955.7	-12.6
10	Baltic International Bank	23,526.5	2,999.9	14.6
11	Signet Bank	17,136.3	485.8	2.9
12	Industra Bank	13,713.5	5,795.0	73.2
13	Luminor Bank Latvia branch	-		
14	OP Corporate Bank branch Latvia	-		
	<b>Association member banks</b>	<b>1,947,849.3</b>	<b>75,973.7</b>	<b>4.1</b>
	<b>Total banking industry</b>	<b>2,876,282.0</b>	<b>210,739.8</b>	<b>7.9</b>
15	Altum	358,975.8	126,800.6	54.6

\* 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, 2020, thousands EUR**

No	Name	30.09.2020.	Changes comparing to	
			30.09.2019.	%
1	Swedbank	59,912.9	-23,395.8	-28.1
2	SEB banka	28,284.9	-9,463.2	-25.1
3	Rigensis Bank	6,351.9	2,184.2	52.4
4	LPB Bank	4,733.7	-213.9	-4.3
5	BlueOrange Bank	2,990.8	-1,601.6	-34.9
6	Regionala investiciju banka	1,960.0	-1,839.5	-48.4
7	Signet Bank	618.8	76.7	14.2
8	Expobank	-978.8	-408.0	71.5
9	Baltic International Bank	-1,179.5	-1,363.6	-740.6
10	PrivatBank	-3,698.1	-915.9	32.9
11	Industra Bank	-4,040.8	-4,449.3	-1089.0
12	Citadele banka	-24,450.6	-56,508.3	-176.3
13	Luminor Bank Latvia branch	-		
14	OP Corporate Bank branch Latvia	-		
	<b>Association member banks</b>	<b>70,505.2</b>	<b>-97,898.2</b>	<b>-58.1</b>
	<b>Total banking industry</b>	<b>107,494.9</b>	<b>-90,730.4</b>	<b>-45.8</b>
15	Altum	2,080.7	-4,717.0	-69.4

\* 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, 2020, thousands EUR

No	Name	30.09.2020.	Changes comparing to					
			30.06.2020.		31.12.2019.		30.09.2019.	
				%		%		%
1	Swedbank	5,487,576.2	221,238.7	4.2	606,204.5	12.4	745,965.1	15.7
2	Citadele banka	3,298,520.7	-56,043.6	-1.7	324,882.3	10.9	479,285.0	17.0
3	SEB banka	3,225,432.7	70,880.0	2.2	125,805.1	4.1	257,412.8	8.7
4	Luminor Bank Latvia branch	2,714,250.7	52,750.9	2.0	-211,352.2	-7.2	-59,813.8	-2.2
5	BlueOrange Bank	550,576.7	52,363.3	10.5	121,637.5	28.4	109,383.8	24.8
6	Rigensis Bank	303,779.8	-26,647.7	-8.1	133,354.0	78.2	183,986.1	153.6
7	Baltic International Bank	186,051.7	21,187.9	12.9	2,747.9	1.5	-61,223.1	-24.8
8	Regionāla investīciju banka	179,164.7	-34,383.6	-16.1	-51,945.0	-22.5	-6,530.9	-3.5
9	Signet Bank	176,648.3	-19,488.6	-9.9	8,999.6	5.4	32,648.0	22.7
10	Industra Bank	134,096.2	-9,033.6	-6.3	-21,727.5	-13.9	-25,733.0	-16.1
11	PrivatBank	133,698.9	-6,877.2	-4.9	-19,814.2	-12.9	-20,711.3	-13.4
12	LPB Bank	131,222.1	-12,729.1	-8.8	-20,658.2	-13.6	-18,371.1	-12.3
13	OP Corporate Bank branch Latvia	60,183.5	24,084.3	66.7	-317,718.3	-84.1	-321,321.1	-84.2
14	Expobank	29,286.7	2,262.7	8.4	-2,849.6	-8.9	-5,673.1	-16.2
	<b>Association member banks</b>	<b>16,610,488.9</b>	<b>279,564.3</b>	<b>1.7</b>	<b>677,565.8</b>	<b>4.3</b>	<b>1,289,303.3</b>	<b>8.4</b>
	<b>Total banking industry</b>	<b>17,738,922.7</b>	<b>366,500.4</b>	<b>2.1</b>	<b>532,534.7</b>	<b>3.1</b>	<b>1,186,890.7</b>	<b>7.2</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 September 30, 2020, thousands EUR

No	Name	Deposits	Deposits by term		Deposits by customer type	
			Short-term	Long-term	Individuals	Companies*
1	Swedbank	5,487,576.2	5,374,208.7	113,367.6	3,260,101.2	2,082,033.2
2	Citadele banka	3,298,520.7	2,515,014.7	783,506.1	1,946,629.7	1,192,030.1
3	SEB banka	3,225,432.7	2,805,676.5	419,756.2	1,789,506.6	1,257,155.2
4	Luminor Bank Latvia branch	2,714,250.7	2,406,502.4	307,748.3	1,276,365.8	1,251,258.4
5	BlueOrange Bank	550,576.7	195,757.4	354,819.3	384,907.6	165,669.2
6	Rigensis Bank	303,779.8	119,977.7	183,802.1	23,379.5	280,400.3
7	Baltic International Bank	186,051.7	167,425.9	18,625.8	48,107.5	137,944.2
8	Regionāla investīciju banka	179,164.7	154,985.8	24,178.9	77,553.7	101,611.0
9	Signet Bank	176,648.3	145,434.3	31,214.0	80,581.6	96,066.7
10	Industra Bank	134,096.2	102,874.3	31,221.9	88,678.5	41,530.8
11	PrivatBank	133,698.9	53,510.5	80,188.4	109,414.7	24,174.0
12	LPB Bank	131,222.1	96,397.1	34,824.9	62,268.6	68,953.5
13	OP Corporate Bank branch Latvia	60,183.5	60,183.5	0.0	0.0	60,123.2
14	Expobank	29,286.7	21,014.9	8,271.7	11,117.8	18,168.9
	<b>Association member banks</b>	<b>16,610,488.9</b>	<b>14,218,963.6</b>	<b>2,391,525.3</b>	<b>9,158,612.8</b>	<b>6,777,118.5</b>
	<b>Total banking industry</b>	<b>17,738,922.7</b>	<b>14,831,408.2</b>	<b>2,907,514.5</b>	<b>9,870,936.6</b>	<b>7,193,185.5</b>
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 SEPTEMBER 30, 2020, thousands EUR\*

No	Name	30.09.2020.	Changes comparing to					
			30.06.2020.		31.12.2019.		30.09.2019.	
				%		%		%
1	Swedbank	<b>3,584,041.0</b>	13,459.6	0.4	52,010.8	1.5	68,783.3	2.0
2	SEB banka	<b>3,084,075.0</b>	-11,915.1	-0.4	41,122.0	1.4	39,624.5	1.3
3	Luminor Bank Latvia branch	<b>2,887,341.5</b>	-9,521.8	-0.3	-73,579.5	-2.5	-341,800.8	-10.6
4	Citadele banka	<b>1,613,605.4</b>	38,265.9	2.4	-31,677.0	-1.9	-33,336.8	-2.0
5	OP Corporate Bank branch Latvia	<b>409,471.4</b>	10,939.1	2.7	-4,300.0	-1.0	-24,020.7	-5.5
6	BlueOrange Bank	<b>282,335.0</b>	39,204.3	16.1	25,251.5	9.8	34,188.9	13.8
7	Rigensis Bank	<b>215,630.7</b>	-24,187.8	-10.1	140,157.1	185.7	173,555.2	412.5
8	Industra Bank	<b>93,799.0</b>	-802.7	-0.8	-6,295.3	-6.3	-7,974.9	-7.8
9	Regionala investiciju banka	<b>86,469.3</b>	5,186.8	6.4	15,712.9	22.2	-12,244.9	-12.4
10	Signet Bank	<b>82,120.8</b>	3,881.4	5.0	16,095.8	24.4	18,698.4	29.5
11	PrivatBank	<b>57,520.9</b>	-4,311.0	-7.0	-8,541.3	-12.9	-26,104.1	-31.2
12	LPB Bank	<b>52,970.5</b>	-1,330.3	-2.4	2,506.3	5.0	1,281.7	2.5
13	Baltic International Bank	<b>42,981.1</b>	-546.4	-1.3	-1,009.6	-2.3	-17,016.8	-28.4
14	Expobank	<b>20,110.2</b>	4,269.2	27.0	9,587.7	91.1	9,377.5	87.4
	<b>Association member banks</b>	<b>12,512,471.9</b>	<b>62,591.1</b>	<b>0.5</b>	<b>177,041.3</b>	<b>1.4</b>	<b>-116,989.7</b>	<b>-0.9</b>
	<b>Total banking industry</b>	<b>13,292,117.8</b>	<b>110,010.9</b>	<b>0.8</b>	<b>-179,799.1</b>	<b>-1.3</b>	<b>-624,931.1</b>	<b>-4.5</b>
15	Altum	<b>325,284.7</b>	43,161.5	15.3	85,328.6	35.6	87,259.5	36.7

\* 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, 2020, thousands EUR

No	Name	Loans	Loans breakdown by customer type		
			individuals	companies	
				incl. housing loans for individuals	
1	Swedbank	3,584,041.0	1,863,827.5	1,659,816.6	1,649,797.7
2	SEB banka	3,084,075.0	1,028,539.6	870,969.1	1,961,952.6
3	Luminor Bank Latvia branch	2,887,341.5	1,496,144.0	1,275,494.3	1,383,570.5
4	Citadele banka	1,613,605.4	672,563.9	251,871.9	926,116.1
5	OP Corporate Bank branch Latvia	409,471.4	0.0	0.0	402,210.7
6	BlueOrange Bank	282,335.0	15,228.0	7,681.3	267,107.0
7	Rigensis Bank	215,630.7	6,161.6	676.6	209,469.1
8	Industra Bank	93,799.0	7,060.5	3,451.8	86,738.6
9	Regionāla investīciju banka	86,469.3	2,372.1	35.8	84,097.2
10	Signet Bank	82,120.8	22,231.0	521.7	59,889.7
11	PrivatBank	57,520.9	30,844.0	13,779.4	26,676.9
12	LPB Bank	52,970.5	7,948.0	2,831.5	45,022.5
13	Baltic International Bank	42,981.1	9,349.5	1,390.2	33,631.6
14	Expobank	20,110.2	3,791.5	0.0	16,318.6
	<b>Association member banks</b>	<b>12,512,471.9</b>	<b>5,166,061.2</b>	<b>4,088,520.0</b>	<b>7,152,598.8</b>
	<b>Total banking industry</b>	<b>13,292,117.8</b>	<b>5,361,192.6</b>	<b>4,120,355.5</b>	<b>7,737,113.3</b>
15	Altum	325,284.7	28,429.9	5,465.7	296,854.8

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.