

BANKS' ASSETS AS OF DECEMBER 31, 2021, thousands EUR*

No	Name	31.12.2021.	Changes comparing to					
			30.09.2021.		30.06.2021.		31.12.2020.	
				%		%		%
1	Swedbank	7 553 453.1	-562 430.6	-6.9	-751 209.5	-9.0	-210 599.9	-2.7
2	Citadele banka	4 893 994.4	162 695.3	3.4	285 267.7	6.2	461 771.3	10.4
3	SEB banka	4 535 625.6	205 846.3	4.8	218 596.1	5.1	247 409.2	5.8
4	Luminor Bank Latvia branch	3 776 264.2	123 609.4	3.4	170 448.0	4.7	158 253.5	4.4
5	BlueOrange Bank	908 662.9	116 977.4	14.8	118 440.6	15.0	166 215.4	22.4
6	OP Corporate Bank branch Latvia	542 725.6	100 932.5	22.8	90 840.1	20.1	151 054.5	38.6
7	Signet Bank	359 457.9	53 844.2	17.6	69 030.0	23.8	135 098.0	60.2
8	Regionāla investīciju banka	263 299.6	-6 746.9	-2.5	-19 637.8	-6.9	-9 404.6	-3.4
9	Baltic International Bank	218 486.1	4 511.5	2.1	-22 843.9	-9.5	-7 164.0	-3.2
10	LPB Bank	207 949.7	-20 510.6	-9.0	-24 970.8	-10.7	-32 363.9	-13.5
11	Industra Bank	188 256.4	3 879.7	2.1	-7 641.7	-3.9	24 389.2	14.9
12	PrivatBank	111 681.9	-6 693.5	-5.7	-11 937.5	-9.7	-41 815.1	-27.2
13	Expobank	79 415.3	-7 476.8	-8.6	-8 357.1	-9.5	17 292.0	27.8
	Association member banks	23 639 272.7	168 438.1	0.7	106 024.2	0.5	1 060 135.6	4.7
	Total banking industry	25 492 687.3	151 957.0	0.6	41 698.3	0.2	934 548.6	3.8
14	Altum	1 011 380.4	35 419.4	3.6	83 874.7	9.0	128 984.1	14.6

* 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 DECEMBER 31, 2021, thousands EUR

No	Name	31.12.2021.	Changes comparing to	
			31.12.2020.	%
1	Swedbank	966 625.6	35 791.1	3.8
2	SEB banka	461 835.9	53 378.9	13.1
3	Citadele banka	345 563.4	27 964.8	8.8
4	BlueOrange Bank	76 763.3	5 760.8	8.1
5	Regionāla investīciju banka	45 049.2	9 009.4	25.0
6	Baltic International Bank	38 492.7	14 040.9	57.4
7	LPB Bank	37 876.0	5 847.0	18.3
8	Expobank	32 610.9	-3 033.4	-8.5
9	Signet Bank	20 419.1	2 319.2	12.8
10	Industra Bank	16 978.8	3 643.3	27.3
11	PrivatBank	11 676.9	-6 168.7	-34.6
12	Luminor Bank Latvia branch	-		
13	OP Corporate Bank branch Latvia	-		
	Association member banks	2 053 891.7	148 553.2	7.8
	Total banking industry	3 076 554.2	149 617.1	5.1
14	Altum	438 284.2	56 580.1	14.8

* 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 DECEMBER 31, 2021, thousands EUR

No	Name	31.12.2021.	Changes comparing to	
			31.12.2020.	%
1	Swedbank	73 414.4	-1 911.1	-2.5
2	SEB banka	72 538.3	36 779.7	102.9
3	Citadele banka	29 642.8	34 403.7	-722.6
4	Regionala investiciju banka	9 080.4	8 283.1	1038.8
5	BlueOrange Bank	7 117.4	2 213.9	45.1
6	LPB Bank	5 440.6	1 820.4	50.3
7	Signet Bank	2 941.6	1 314.9	80.8
8	Industra Bank	1 824.1	5 444.7	-150.4
9	Baltic International Bank	870.0	2 333.0	-159.5
10	Expobank	-2 112.8	-1 148.0	119.0
11	PrivatBank	-5 881.0	7 752.3	-56.9
12	Luminor Bank Latvia branch	-		
13	OP Corporate Bank branch Latvia	-		
	Association member banks	194 875.8	97 286.5	99.7
	Total banking industry	264 406.3	118 389.4	81.1
14	Altum	11 382.7	6 226.0	120.7

* 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 DECEMBER 31, 2021, thousands EUR

No	Name	31.12.2021.	Changes comparing to					
			30.09.2021.		30.06.2021.		31.12.2020.	
				%		%		%
1	Swedbank	6 458 108.9	232 171.0	3.7	97 424.5	1.5	604 945.8	10.3
2	SEB banka	3 984 933.3	206 642.7	5.5	202 395.2	5.4	466 796.8	13.3
3	Citadele banka	3 648 478.1	-26 260.3	-0.7	46 631.6	1.3	193 492.3	5.6
4	Luminor Bank Latvia branch	2 935 636.1	48 893.5	1.7	88 377.9	3.1	43 371.5	1.5
5	BlueOrange Bank	711 089.8	125 112.4	21.4	129 497.4	22.3	168 465.4	31.0
6	Signet Bank	322 839.6	57 944.8	21.9	89 342.8	38.3	141 644.7	78.2
7	Regionala investiciju banka	209 795.0	-13 173.4	-5.9	-23 901.6	-10.2	1 285.7	0.6
8	Baltic International Bank	164 470.3	-6 472.0	-3.8	-32 841.6	-16.6	-17 848.9	-9.8
9	Industra Bank	150 723.2	2 291.4	1.5	-11 586.2	-7.1	19 754.9	15.1
10	LPB Bank	145 418.7	-9 996.2	-6.4	-12 126.3	-7.7	-36 481.5	-20.1
11	PrivatBank	84 883.6	-4 659.5	-5.2	-8 475.0	-9.1	-26 780.0	-24.0
12	OP Corporate Bank branch Latvia	56 416.3	-4 549.3	-7.5	15 292.5	37.2	-4 609.6	-7.6
13	Expobank	43 396.2	-7 765.9	-15.2	-6 190.3	-12.5	18 073.7	71.4
	Association member banks	18 916 189.1	600 179.1	3.3	573 841.0	3.1	1 572 110.7	9.1
	Total banking industry	20 013 582.0	571 082.9	2.9	428 738.3	2.2	1 354 325.5	7.3
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 December 31, 2021, thousands EUR

No	Name	Deposits	Deposits by term		Deposits by customer type	
			Short-term	Long-term	Individuals	Companies*
1	Swedbank	6 458 108.9	6 382 800.3	75 308.6	4 147 368.1	2 223 381.6
2	SEB banka	3 984 933.3	3 539 041.3	445 892.0	2 292 942.5	1 537 414.5
3	Citadele banka	3 648 478.1	3 216 552.4	431 925.7	1 964 526.6	1 502 272.2
4	Luminor Bank Latvia branch	2 935 636.1	2 729 404.3	206 231.8	1 447 913.0	1 409 102.7
5	BlueOrange Bank	711 089.8	367 543.4	343 546.4	348 044.0	363 045.8
6	Signet Bank	322 839.6	280 870.8	41 968.7	114 763.1	208 076.4
7	Regionāla investīciju banka	209 795.0	189 358.6	20 436.3	64 882.0	144 913.0
8	Baltic International Bank	164 470.3	134 235.6	30 234.8	68 824.2	95 646.2
9	Industra Bank	150 723.2	122 093.5	28 629.7	79 835.8	70 712.4
10	LPB Bank	145 418.7	110 163.2	35 255.6	56 310.6	89 108.1
11	PrivatBank	84 883.6	30 988.1	53 895.5	68 911.4	15 942.7
12	OP Corporate Bank branch Latvia	56 416.3	56 416.3	0.0	0.7	54 482.9
13	Expobank	43 396.2	15 166.6	28 229.6	34 608.6	8 787.7
	Association member banks	18 916 189.1	17 174 634.4	1 741 554.7	10 688 930.7	7 722 886.2
	Total banking industry	20 013 582.0	17 843 767.7	2 169 814.3	11 319 436.0	8 189 686.6
14	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. 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 DECEMBER 31, 2021, thousands EUR*

No	Name	31.12.2021.	Changes comparing to					
			30.09.2021.		30.06.2021.		31.12.2020.	
				%		%		%
1	Swedbank	3 650 082.3	3 324.1	0.1	100 809.1	2.8	119 521.7	3.4
2	SEB banka	2 974 482.8	-68 292.3	-2.2	-887.5	0.0	-105 676.6	-3.4
3	Luminor Bank Latvia branch	2 921 610.4	11 450.5	0.4	-14 916.3	-0.5	104 211.4	3.7
4	Citadele banka	2 685 341.4	123 067.8	4.8	275 689.8	11.4	1 107 367.8	70.2
5	OP Corporate Bank branch Latvia	536 348.8	116 736.7	27.8	89 348.5	20.0	173 705.8	47.9
6	BlueOrange Bank	348 848.3	-1 719.1	-0.5	24 506.0	7.6	40 404.0	13.1
7	Signet Bank	110 419.1	12 371.5	12.6	13 141.7	13.5	26 366.1	31.4
8	Regionāla investīciju banka	89 118.7	-2 988.9	-3.2	6 091.8	7.3	10 684.3	13.6
9	Industra Bank	79 002.3	-2 238.3	-2.8	2 955.6	3.9	-1 552.3	-1.9
10	LPB Bank	50 535.0	3 604.0	7.7	1 788.1	3.7	-82.2	-0.2
11	Baltic International Bank	39 726.7	-3 428.4	-7.9	-2 324.1	-5.5	-3 955.1	-9.1
12	PrivatBank	36 300.6	-6 014.6	-14.2	-11 266.4	-23.7	-18 457.2	-33.7
13	Expobank	32 854.3	786.8	2.5	-899.8	-2.7	10 351.1	46.0
	Association member banks	13 554 670.9	186 659.8	1.4	484 036.6	3.7	1 462 888.8	12.1
	Total banking industry	14 420 033.2	172 205.0	1.2	555 130.1	4.0	1 471 901.3	11.4
14	Altum	348 725.2	-10 851.3	-3.0	-8 405.4	-2.4	14 830.4	4.4

* 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, 2021, thousands EUR

No	Name	Loans	Loans breakdown by customer type		
			individuals		companies
				incl. housing loans for individuals	
1	Swedbank	3 650 082.3	1 975 196.5	1 783 611.6	1 546 675.4
2	SEB banka	2 974 482.8	1 068 213.5	929 609.5	1 780 381.6
3	Luminor Bank Latvia branch	2 921 610.4	1 481 522.3	1 282 403.5	1 398 897.2
4	Citadele banka	2 685 341.4	929 810.4	430 407.6	1 738 791.4
5	OP Corporate Bank branch Latvia	536 348.8	7 407.0	0.0	517 404.1
6	BlueOrange Bank	348 848.3	14 794.8	7 581.2	334 053.5
7	Signet Bank	110 419.1	23 315.6	1 513.6	87 103.5
8	Regionāla investīciju banka	89 118.7	1 636.4	57.3	87 482.3
9	Industra Bank	79 002.3	8 064.7	3 758.0	70 937.6
10	LPB Bank	50 535.0	7 902.8	3 895.8	42 632.2
11	Baltic International Bank	39 726.7	8 531.0	1 375.7	31 195.7
12	PrivatBank	36 300.6	23 690.4	10 685.8	12 610.2
13	Expobank	32 854.3	2 638.1	0.0	30 216.2
	Association member banks	13 554 670.9	5 552 723.6	4 454 899.7	7 678 381.1
	Total banking industry	14 420 033.2	5 818 644.7	4 482 490.8	8 277 822.3
14	Altum	348 725.2	28 939.1	4 158.4	319 786.1

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;

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.