KEY NUMBERS OF LATVIAN BANKING SECTOR



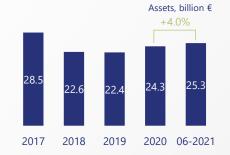
Number of banks and total assets

13 banks

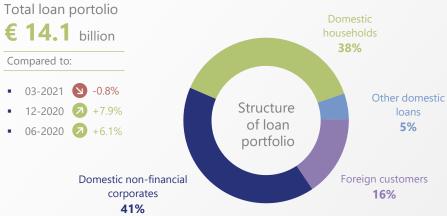
branches of FU banks € 25.3 billion or

~86%

of GDP



Loan portfolio



Share of non-performing loans*, %





Prudential ratios

CET1 capital ratio

24.1%

15.9%

Liquidity coverage ratio

312.3%

173.7 %



Deposits

Deposits, billion € Total deposits € 19.1 billion 21.1 19.7 18.8 17.5 17.0 Other EU countries 10% Domestic 83% 2018 2019 2020 06-2021 **Profitability**



Total banking sector profit

€ 146 million

Return on equity (ROE)

10.7%

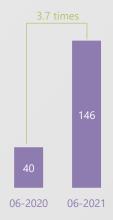
7.6%

Cost-to-income ratio (CIR)

61.4%



63.6%



Profit, million €