

MANAGEMENT OF CHANGE 2015 – 2018

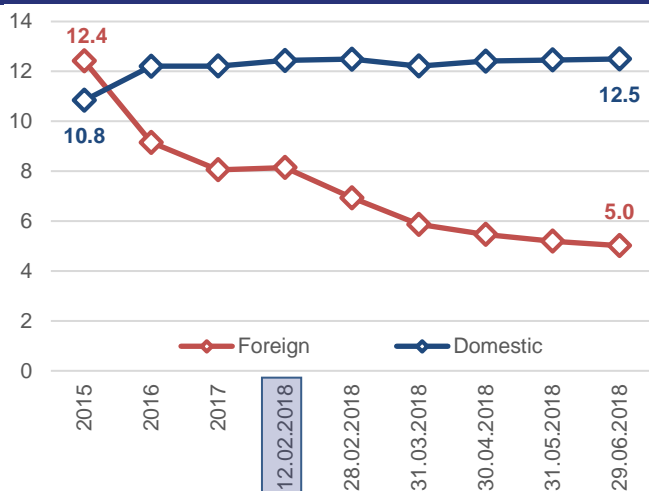
Key indicators

	2015	June 2018	
Deposits, incl. (EUR billions)	23.3	17.5	-25%
Domestic	10.8	12.5	+16%
Foreign	12.4	5.0	-60%
Share of foreign deposits	53.4%	28.6%	-24.8 pp

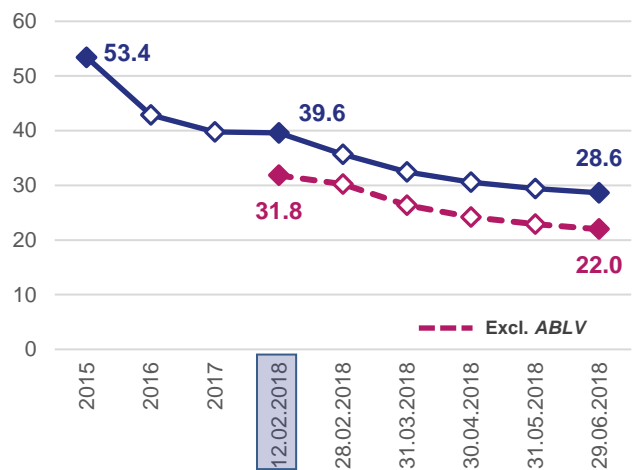
Increased capacity and efficiency of AML/CTF supervision

- **2015-2016** new tightened AML/CTF regulations
- **Since 2015** substantially increased amounts of monetary sanctions for AML/CTF violations both for a bank and liable persons
- **Since 2015** strengthened cooperation with international partners in the field of AML/CTF compliance
- **2016** new Compliance Control Department with substantially increased capacity
- **2016** independent evaluation by US professionals of banks AML/CTF programs
- **2018** FCMC initiative for legislative ban of certain shell companies as clients of LV banks
- On-going pressure by the FCMC for accelerated derisking by banks and changes to their business models

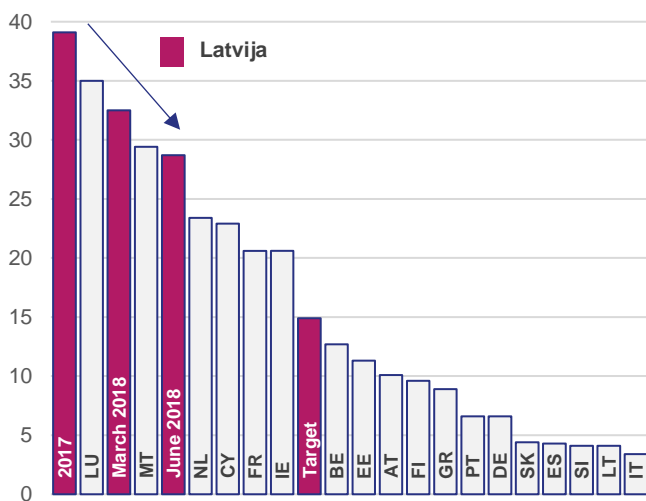
Deposits (EUR billions)



Share of foreign deposits, %



Share of foreign deposits in Eurozone, %



Share of non-EU deposits, %

