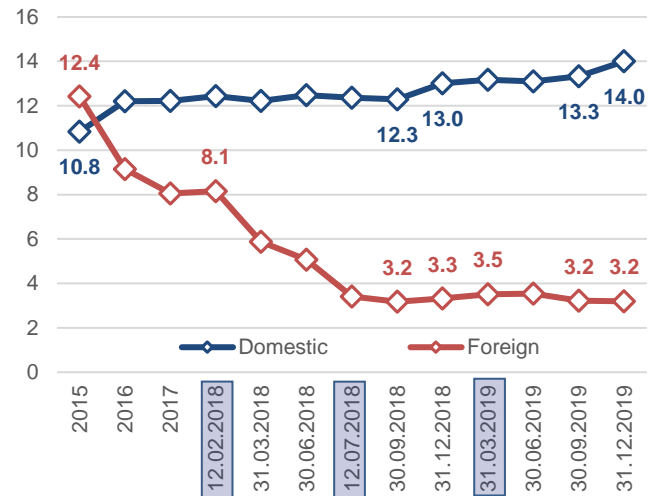


Transformation of the Latvian banking sector (customer deposits and payments)

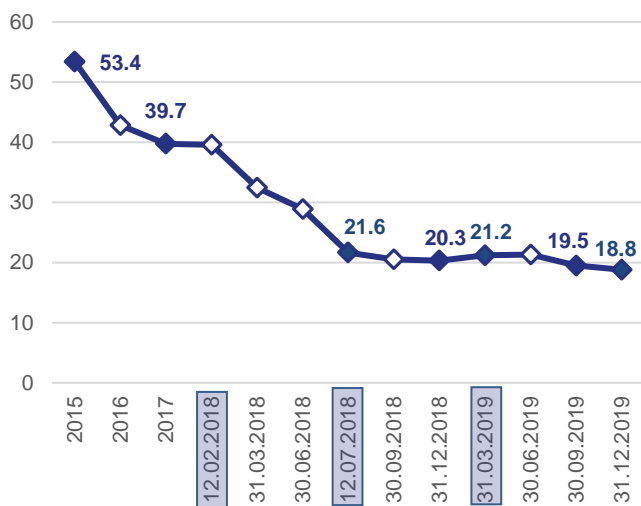
Key indicators

	2015	2019	Change
Deposits, incl. (EUR billions)	23.3	17.2	-26%
Domestic	10.8	14.0	+29%
Foreign	12.4	3.2	-74%
Share of foreign deposits	53.4%	18.8%	-35 pp

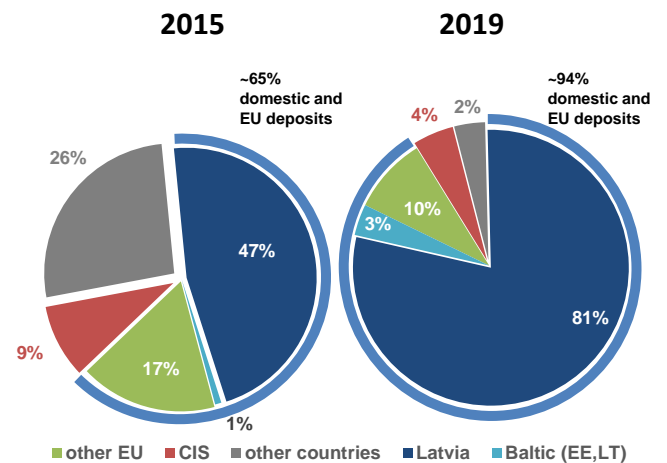
Deposits (EUR billions)



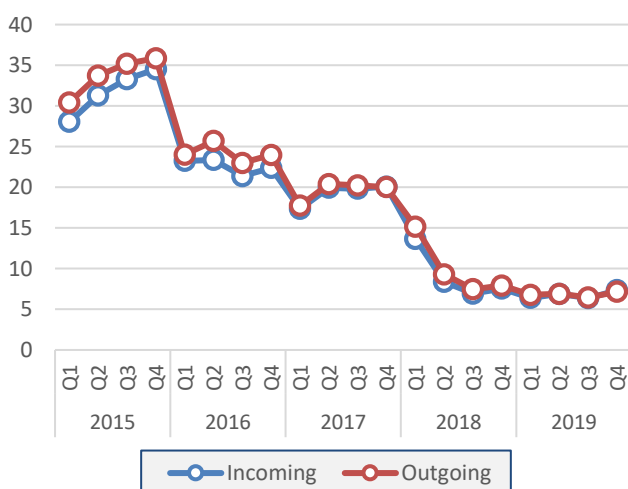
Share of foreign deposits, %



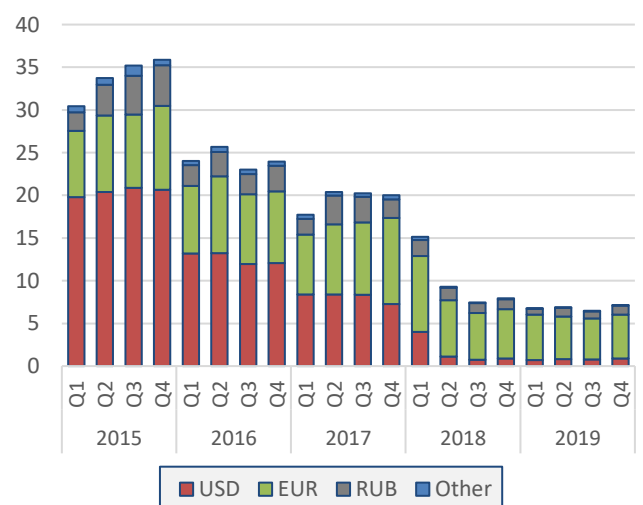
Geographical breakdown of deposits



Foreign clients' payments* (EUR billions)



Foreign clients' outgoing payments* (EUR billions)



12.02.2018 – FINCEN proposes special measures against ABLV

11.07.2018 – ECB revokes license of ABLV

30.09.2019. – As of September 12, 2019, the Court declares "PNB Bank" insolvent

* Transactions via correspondent banking network (incl. Bank of Latvia) to other banks (incl. banks in Latvia) in respective quarter

Data source: Monthly Balance Sheet of the Bank of Latvia, FCMC Regulations Nr: 271 and 208.

Data on banks and branches of foreign banks in Latvia are included