

Statistics of the members of Finance Latvia Association in 2022 and 2023

| Assets | 2022 | 2023 |
|----------------------------------|-------------|-------------|
| Banks assets, billion EUR | 26.1 | 26.6 |
| % of the industry | 94% | 93% |

| Deposits | 2022 | 2023 |
|------------------------------------|-------------|-------------|
| Total Deposits, billion EUR | 20.8 | 21.0 |
| Demand deposits | 91% | 79% |
| Term deposits | 9% | 21% |

| Loans | 2022 | 2023 |
|--|-------------|-------------|
| Total Loans, billion EUR | 14.6 | 14.6 |
| % of the industry | 94% | 93% |
| Loans for individuals | 40% | 41% |
| <i>incl. housing loans for residents</i> | 32% | 32% |
| Loans to companies | 58% | 57% |

| Leasing | 2022 | 2023 |
|-----------------------------------|-------------|-------------|
| Total Leasing, billion EUR | 1.66 | 1.82 |
| Financial leasing, % | 62% | 62% |
| Operating leasing, % | 33% | 34% |
| Loan, % | 5% | 4% |
| Passenger cars, % | 51% | 54% |

| 2nd pension pillar | 2022 | 2023 |
|--|--------------|--------------|
| Total Assets, million EUR | 4,859 | 5,806 |
| Conservative plans, % | 17% | 15% |
| Balanced plans, % | 9% | 8% |
| Active plans, % | 74% | 77% |
| Weighted average annual return over a 10-year period | 1.4% | 2.2% |
| Number of participants | 1,136,812 | 1,118,046 |

| Mortgage loans in regions in Y2023 | Number of loans* | #of loans * / 1000 residents |
|------------------------------------|------------------|------------------------------|
| Riga | 3,968 | 6.5 |
| Riga surroundings | 1,889 | 4.8 |
| Kurzeme | 594 | 2.6 |
| Vidzeme | 551 | 3.1 |
| Zemgale | 464 | 2.1 |
| Latgale | 177 | 0.7 |
| Total | 7,643 | 4.1 |

* Mortgage loans issued in Y2023.

| Regional distribution of loan portfolio of legal entities | 2022 | 2023 |
|---|------|------|
| Riga | 51% | 45% |
| Riga surroundings | 12% | 13% |
| Liepāja, Jelgava, Valmiera | 11% | 9% |
| Other Latvia | 26% | 33% |

| Payment cards | 2022 | 2023 |
|---------------|------|------|
| VISA | 26% | 26% |
| Mastercard | 74% | 74% |

| Purchases/cash out | 2022 | 2023 |
|-------------------------------|------|------|
| Average purchase value in EUR | 19.7 | 19.5 |
| Average cash payout in EUR | 165 | 166 |

| Number of customers | 2022 | 2023 |
|----------------------------------|------------------|------------------|
| TOTAL | 2,082,175 | 2,088,657 |
| Private persons, % | 93% | 93% |
| Legal entities, % | 7% | 7% |
| Number of internet bank users, % | 78% | 79% |
| Number of mobile app users, % | 49% | 54% |

| Employees | 2022 | 2023 |
|-------------------------------------|-------|-------|
| Number of employees | 5,262 | 5,207 |
| % of the industry* | 31% | 32% |
| Average monthly gross salary in EUR | 2,372 | 2,582 |
| Women, % | 72% | 72% |
| Men, % | 28% | 28% |

*. NACE (Red 2) K Finance and insurance activities

| 3rd pension pillar | 2022 | 2023 |
|--|------------|------------|
| Total Assets, million EUR | 599 | 732 |
| Conservative plans, % | 0% | 0% |
| Balanced plans, % | 48% | 43% |
| Active plans, % | 52% | 57% |
| Weighted average annual return over a 10-year period | 2.0% | 2.4% |
| Number of participants | 369,124 | 397,164 |

| Loans to legal entities/GDP in regions | 2022 | 2023 |
|--|-----------|-----------|
| Riga | 9% | 7% |
| Riga surroundings | 7% | 6% |
| Kurzeme | 8% | 7% |
| Vidzeme | 10% | 11% |
| Zemgale | 12% | 11% |
| Latgale | 5% | 5% |
| Total | 9% | 8% |

| Distribution of loan portfolio of legal entities by sectors | 2022 | 2023 |
|---|------|------|
| Manufacturing | 25% | 25% |
| Finance and insurance | 25% | 21% |
| Trade and services | 21% | 21% |
| Agriculture and forestry | 15% | 15% |
| Other industries | 14% | 18% |

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