

Financial Ratios as of December 31, 2017

Nr.	Bank	Capital Adequacy Ratio 1	Liquidity Ratio 2	Return on Equity (ROE) 3
1	Baltic International Bank	14.98%	92.29%	-8.29%
2	BlueOrange Bank	17.47%	78.72%	8.09%
3	Citadele banka	20.07%	61.46%	0.50%
4	Expobank	38.14%	117.87%	-9.37%
5	LPB Bank (Latvijas pasta banka)	19.09%	93.58%	24.58%
6	Luminor Bank	17.35%	40.88%	-0.16%
7	Meridian Trade Bank	12.54%	80.41%	-12.13%
8	NORVIK BANKA	16.55%	61.33%	-10.29%
9	PrivatBank	33.45%	106.63%	-6.85%
10	Regionala investiciju banka	28.52%	73.38%	9.33%
11	Rietumu Banka	22.83%	83.50%	7.53%
12	Rigensis Bank	26.88%	107.58%	6.44%
13	SEB banka	22.49%	35.65%	9.37%
14	Signet Bank	26.98%	86.57%	-13.09%
15	Swedbank	25.57%	45.95%	13.19%
16	ABLV Bank*	21.06%	81.05%	15.43%

Data source: information from commercial banks, non-audited data. Capital of foreign branches is not separated and related ratios are not calculated

*On February 26, 2018, ABLV Bank announced its decision on voluntary liquidation

¹ Ratio based on total capital, including corrections; minimum of 8% required by legislation

² Minimum of 30% required by legislation

³ Return on Equity (ROE) – annualized profit/loss in proportion to the respective avg. equity (including reserves)

⁴ Return on Assets (ROA) – annualized period profit or loss in proportion to the respective average assets

Return on Assets (ROA) 4
-0.95%
0.75%
0.05%
-1.73%
3.31%
-0.02%
-0.78%
-1.16%
-1.22%
0.90%
1.10%
1.23%
1.06%
-1.47%
1.82%
1.37%

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