

Financial Ratios as of Mach 31, 2018

No	Bank	Capital Adequacy Ratio ¹	Return on Equity (ROE) ²	Return on Assets (ROA) ³
1	Baltic International Bank	13.06%	-9.80%	-0.96%
2	BlueOrange Bank	19.92%	46.80%	4.10%
3	Citadele banka	20.15%	10.91%	1.06%
4	Expobank	44.05%	0.80%	0.15%
5	LPB Bank	20.38%	27.26%	2.77%
6	Luminor Bank	17.07%	4.82%	0.50%
7	Meridian Trade Bank	11.08%	5.17%	0.25%
8	NORVIK BANKA	14.77%	-5.15%	-0.43%
9	PrivatBank	30.94%	-5.40%	-0.96%
10	Regionala investiciju banka	29.08%	27.41%	2.75%
11	Rietumu Banka	31.35%	13.57%	2.35%
12	Rigensis Bank	29.73%	4.10%	0.90%
13	SEB banka	21.76%	12.64%	1.38%
14	Signet Bank	27.34%	0.82%	0.08%
15	Swedbank	26.61%	17.75%	2.46%

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

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

² Return on Equity (ROE) – annualized profit/loss in proportion to the respective avg. equity (including reserves)

³ Return on Assets (ROA) – annualized period profit or loss in proportion to the respective average assets