

## Financial Ratios as of June 30, 2018

| No | Name                        | Capital Adequacy Ratio <sup>1</sup> | Liquidity coverage ratio <sup>2</sup> | Return on Equity (ROE) <sup>3</sup> | Return on Assets (ROA) <sup>4</sup> |
|----|-----------------------------|-------------------------------------|---------------------------------------|-------------------------------------|-------------------------------------|
| 1  | Baltic International Bank   | 13.0%                               | 208.0%                                | -18.0%                              | -1.6%                               |
| 2  | BlueOrange Bank             | 20.4%                               | 235.8%                                | 21.2%                               | 2.0%                                |
| 3  | Citadele banka              | 19.6%                               | 220.7%                                | 10.4%                               | 1.1%                                |
| 4  | Expobank                    | 58.1%                               | 381.8%                                | 3.2%                                | 0.8%                                |
| 5  | LPB Bank                    | 23.6%                               | 506.0%                                | 25.8%                               | 2.8%                                |
| 6  | Luminor Bank                | 17.0%                               | 130.0%                                | 8.4%                                | 0.9%                                |
| 7  | Meridian Trade Bank         | 11.7%                               | 420.2%                                | 20.1%                               | 0.9%                                |
| 8  | NORVIK BANKA                | 14.6%                               | 297.0%                                | 0.1%                                | 0.0%                                |
| 9  | PrivatBank                  | 30.8%                               | 607.3%                                | -7.6%                               | -1.3%                               |
| 10 | Regionala investiciju banka | 28.3%                               | 315.6%                                | 12.4%                               | 1.3%                                |
| 11 | Rietumu Banka               | 34.1%                               | 699.1%                                | 8.7%                                | 1.8%                                |
| 12 | Rigensis Bank               | 27.7%                               | 388.1%                                | 3.9%                                | 0.9%                                |
| 13 | SEB banka                   | 21.8%                               | 154.0%                                | 12.2%                               | 1.4%                                |
| 14 | Signet Bank                 | 27.4%                               | 488.4%                                | 2.1%                                | 0.2%                                |
| 15 | Swedbank                    | 26.7%                               | 342.0%                                | 15.5%                               | 2.2%                                |

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

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

<sup>2</sup> Minimum requirement 100%

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

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