

Financial Ratios as of September 30 2017.

Nr.		Capital Adequacy Ratio ¹	Liquidity Ratio ²	Return on Equity (ROE) ³	Return on Assets (ROA) ⁴
1	ABLV Bank	22.94%	75.87%	16.68%	1.44%
2	Baltic International Bank	15.91%	85.83%	-2.33%	-0.27%
3	BlueOrange	19.11%	68.07%	12.30%	1.10%
4	Citadele banka	18.68%	60.65%	-3.14%	-0.29%
5	DNB banka	37.17%	46.92%	8.04%	1.17%
6	Expobank	35.53%	111.58%	-12.40%	-2.14%
7	Latvijas pasta banka	19.87%	97.73%	26.40%	3.62%
8	Meridian Trade Bank	13.64%	79.62%	7.07%	0.47%
9	NORVIK BANKA	19.27%	62.10%	4.07%	0.47%
10	PrivatBank	34.36%	109.18%	-4.90%	-0.86%
11	Regionala investiciju banka	27.47%	71.46%	18.68%	1.71%
12	Rietumu Banka	23.22%	77.22%	6.01%	0.87%
13	Rigensis Bank	25.93%	103.78%	5.64%	1.04%
14	SEB banka	22.04%	39.36%	9.94%	1.15%
15	Signet Bank (Bank M2M Europe)	25.69%	116.30%	2.25%	0.26%
16	Swedbank	25.21%	41.35%	13.01%	1.80%

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 Minimum of 30% required by legislation

³ Return on Equity (ROE) – annualized period profit or loss in proportion to the respective average equity (including reserves)

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