

## Financial Ratios as of September 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	12.7%	194.0%	-12.7%	-1.1%
2	BlueOrange Bank	18.5%	171.3%	19.7%	2.0%
3	Citadele banka	19.9%	243.4%	8.9%	0.9%
4	Expobank	66.2%	927.0%	3.3%	0.8%
5	LPB Bank	19.7%	233.9%	25.1%	2.9%
6	Luminor Bank	16.9%	126.0%	9.9%	1.1%
7	Meridian Trade Bank	11.7%	565.1%	38.2%	1.8%
8	PNB Banka (Norvik Banka)	14.8%	299.0%	0.9%	0.1%
9	PrivatBank	30.0%	637.2%	-10.0%	-1.8%
10	Regionala investiciju banka	29.6%	229.4%	10.1%	1.1%
11	Rietumu Banka	34.0%	1219.5%	8.5%	2.0%
12	Rigensis Bank	34.5%	150.5%	4.4%	1.1%
13	SEB banka	18.9%	270.0%	11.9%	1.3%
14	Signet Bank	27.3%	681.8%	6.3%	0.6%
15	Swedbank	26.6%	342.0%	15.0%	2.1%

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