

Financial Ratios as of December 31, 2018

No	Name	Capital Adequacy Ratio ¹	Liquidity coverage ratio ²	Return on Equity (ROE) ³	Return on Assets (ROA) ⁴
1	Baltic International Bank	13.7%	247.0%	-1.3%	-0.1%
2	BlueOrange Bank	18.0%	140.6%	11.2%	1.2%
3	Citadele banka	19.5%	226.4%	13.0%	1.4%
4	Expobank	61.4%	896.4%	1.2%	0.3%
5	LPB Bank	19.3%	201.6%	19.3%	2.4%
6	Luminor Bank	17.3%	180.0%	8.4%	0.9%
7	Meridian Trade Bank	9.7%	638.4%	12.6%	0.6%
8	PNB Banka	13.4%	286.5%	-9.3%	-0.9%
9	PrivatBank	28.2%	642.3%	-10.0%	-1.8%
10	Regionala investiciju banka	24.1%	193.0%	17.0%	2.0%
11	Rigensis Bank	19.8%	463.7%	4.8%	1.1%
12	SEB banka	18.7%	149.3%	12.2%	1.3%
13	Signet Bank	29.9%	763.7%	3.8%	0.4%
14	Swedbank	26.1%	329.0%	14.5%	2.0%

Data source: information from commercial banks, non-audited data. Data of the members of Latvia Finance Association. Capital of foreign branches is not

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

² Minimum requirement 100%

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