

## Financial Ratios as of March 31, 2019

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	13.4%	226.0%	-2.6%	-0.2%
2	BlueOrange Bank	15.4%	295.5%	19.2%	2.5%
3	Citadele banka	19.5%	229.8%	7.9%	0.8%
4	Expobank	77.3%	1365.0%	-2.6%	-1.3%
5	LPB Bank	21.7%	161.8%	21.5%	3.3%
6	Meridian Trade Bank	9.7%	524.0%	11.0%	0.5%
7	PNB Banka	12.6%	440.7%	-11.9%	-1.0%
8	PrivatBank	28.9%	596.9%	-9.2%	-1.6%
9	Regionāla investīciju banka	27.3%	197.4%	17.1%	2.1%
10	Rigensis Bank	27.3%	354.2%	5.7%	1.3%
11	SEB banka	17.6%	138.2%	13.8%	1.3%
12	Signet Bank	28.8%	656.6%	1.0%	0.1%
13	Swedbank	28.5%	270.0%	14.4%	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

<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