

## Financial Ratios as of June 30, 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	14.2%	212.0%	2.5%	0.2%
2	BlueOrange Bank	17.4%	222.7%	12.9%	1.7%
3	Citadele banka	18.8%	223.2%	9.0%	0.9%
4	Expobank	76.8%	728.3%	-3.0%	-1.5%
5	LPB Bank	19.5%	174.8%	19.7%	3.1%
6	Meridian Trade Bank	9.5%	507.4%	9.7%	0.5%
7	PNB Banka	10.9%	386.8%	-27.2%	-2.0%
8	PrivatBank	25.4%	660.4%	-3.7%	-0.6%
9	Regionāla investīciju banka	27.8%	146.6%	11.6%	1.5%
10	Rigensis Bank	29.0%	462.3%	7.2%	1.8%
11	SEB banka	18.5%	237.9%	13.4%	1.3%
12	Signet Bank	28.4%	380.6%	2.0%	0.2%
13	Swedbank	28.7%	274.0%	14.9%	2.1%

Data source: information from commercial banks, non-audited data. Data of the members of Latvia Finance Association. 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