

Financial Ratios as of December 31, 2019

No	Name	Capital Adequacy Ratio ¹	Liquidity coverage ratio ²	Return on Equity (ROE) ³	Return on Assets (ROA) ⁴
1	Baltic International Bank	15.1%	157.0%	-11.8%	-1.0%
2	BlueOrange Bank	15.4%	225.3%	9.3%	1.2%
3	Citadele banka	21.5%	326.6%	13.9%	1.4%
4	Expobank	76.3%	753.6%	-2.1%	-0.5%
5	Industra Bank (Meridian Trade Bank)	9.5%	528.2%	-6.5%	-0.3%
6	LPB Bank	19.8%	181.3%	19.8%	3.1%
7	PrivatBank	20.3%	737.4%	-19.2%	-3.1%
8	Regionāla investīciju banka	25.2%	282.1%	8.7%	1.2%
9	Rīgensis Bank	37.2%	171.5%	9.6%	2.8%
10	SEB banka	18.0%	151.0%	13.1%	1.2%
11	Signet Bank	22.0%	209.6%	5.0%	0.5%
12	Swedbank	27.7%	306.0%	11.9%	1.7%

Data of the members of Finance Latvia Association. Financial ratios of foreign branches are not calculated;

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

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`