

Financial Ratios as of March 31, 2020

No	Name	Capital Adequacy Ratio ¹	Liquidity coverage ratio ²	Return on Equity (ROE) ³	Return on Assets (ROA) ⁴
1	Baltic International Bank	17.3%	176.0%	-8.3%	-0.8%
2	BlueOrange Bank	16.1%	147.2%	0.9%	0.1%
3	Citadele banka	23.1%	422.6%	-10.4%	-0.9%
4	Expobank	86.7%	1556.8%	-3.5%	-1.9%
5	Industra Bank	12.2%	562.2%	-99.4%	-4.3%
6	LPB Bank	19.5%	179.2%	23.6%	3.6%
7	PrivatBank	21.3%	701.8%	-25.6%	-3.7%
8	Regionāla investīciju banka	25.6%	232.0%	1.6%	0.2%
9	Rīgensis Bank	45.7%	316.4%	11.0%	3.4%
10	SEB banka	21.2%	146.0%	7.5%	0.7%
11	Signet Bank	19.5%	188.3%	13.5%	1.2%
12	Swedbank	31.2%	407.0%	12.1%	1.8%

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`