

Financial Ratios as of June 30, 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	17.4%	145.0%	2.5%	0.3%
2	BlueOrange Bank	17.0%	152.1%	1.7%	0.2%
3	Citadele banka	21.1%	386.8%	-19.7%	-1.6%
4	Expobank	71.3%	776.4%	-3.7%	-2.0%
5	Industra Bank	17.6%	574.6%	-61.0%	-3.0%
6	LPB Bank	19.4%	191.7%	16.6%	2.5%
7	PrivatBank	20.8%	1188.0%	-19.7%	-2.9%
8	Regionala investiciju banka	25.0%	240.0%	4.1%	0.5%
9	Rigensis Bank	45.7%	408.0%	10.5%	2.4%
10	SEB banka	21.1%	190.4%	7.1%	0.7%
11	Signet Bank	17.7%	181.0%	10.6%	0.8%
12	Swedbank	31.1%	318.0%	9.9%	1.4%

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`