

Financial Ratios as of September 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	16.4%	148.7%	-7.0%	-0.7%
2	BlueOrange Bank	15.2%	158.0%	6.0%	0.7%
3	Citadele banka	22.3%	373.0%	-10.5%	-0.7%
4	Expobank	59.6%	266.2%	-3.6%	-1.8%
5	Industra Bank	17.8%	570.6%	-49.0%	-2.8%
6	LPB Bank	19.4%	257.9%	20.6%	3.2%
7	PrivatBank	20.5%	1100.3%	-17.2%	-2.6%
8	Regionāla investīciju banka	24.3%	180.3%	7.2%	1.0%
9	Rīgensis Bank	47.3%	286.6%	11.5%	2.5%
10	SEB banka	20.7%	358.6%	9.8%	1.0%
11	Signet Bank	17.3%	224.7%	4.8%	0.4%
12	Swedbank	30.6%	348.0%	9.0%	1.2%

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`