

Financial Ratios as of June 30, 2021

No	Name	Capital Adequacy Ratio ¹	Liquidity coverage ratio ²	Return on Equity (ROE) ³	Return on Assets (ROA) ⁴
1	Baltic International Bank	13.2%	151.5%	-9.4%	-1.0%
2	BlueOrange Bank	14.9%	151.2%	-6.8%	-0.6%
3	Citadele banka	17.4%	190.2%	9.8%	0.7%
4	Expobank	38.9%	386.7%	-4.8%	-2.2%
5	Industra Bank	22.2%	302.0%	2.9%	0.2%
6	LPB Bank	24.9%	168.2%	14.4%	2.0%
7	PrivatBank	11.5%	323.9%	-44.3%	-5.6%
8	Regionāla investīciju banka	25.1%	183.9%	6.7%	1.0%
9	SEB banka	22.8%	406.8%	20.3%	2.0%
10	Signet Bank	16.4%	203.3%	9.6%	0.7%
11	Swedbank	33.5%	421.0%	8.3%	1.0%

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