

## Financial Ratios as of December 31, 2021

| No | Name                        | Capital Adequacy Ratio <sup>1</sup> | Liquidity coverage ratio <sup>2</sup> | Return on Equity (ROE) <sup>3</sup> | Return on Assets (ROA) <sup>4</sup> |
|----|-----------------------------|-------------------------------------|---------------------------------------|-------------------------------------|-------------------------------------|
| 1  | Baltic International Bank   | 16.9%                               | 177.7%                                | 3.4%                                | 0.4%                                |
| 2  | BlueOrange Bank             | 14.8%                               | 166.9%                                | 9.9%                                | 0.9%                                |
| 3  | Citadele banka              | 16.5%                               | 163.7%                                | 8.9%                                | 0.7%                                |
| 4  | Expobank                    | 41.4%                               | 589.5%                                | -6.2%                               | -3.0%                               |
| 5  | Industra Bank               | 21.0%                               | 409.0%                                | 12.1%                               | 1.0%                                |
| 6  | LPB Bank                    | 20.0%                               | 190.0%                                | 15.2%                               | 2.3%                                |
| 7  | PrivatBank                  | 10.1%                               | 279.7%                                | -43.1%                              | -5.3%                               |
| 8  | Regionāla investīciju banka | 22.6%                               | 199.1%                                | 24.0%                               | 3.6%                                |
| 9  | SEB banka                   | 22.4%                               | 245.4%                                | 16.7%                               | 1.7%                                |
| 10 | Signet Bank                 | 16.6%                               | 214.5%                                | 15.7%                               | 1.1%                                |
| 11 | Swedbank                    | 33.1%                               | 487.0%                                | 7.6%                                | 0.9%                                |

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;

<sup>1</sup> Ratio based on total capital, including corrections; minimum of 8% required by legislation;

<sup>2</sup> Minimum requirement 100%;

<sup>3</sup> Return on Equity (ROE) – annualized profit/loss in proportion to the respective avg. equity (including reserves);

<sup>4</sup> Return on Assets (ROA) – annualized period profit or loss in proportion to the respective average assets