

Financial Ratios as of September 30, 2019

No	Name	Capital Adequacy Ratio ¹	Liquidity coverage ratio ²	Return on Equity (ROE) ³	Return on Assets (ROA) ⁴
1	Baltic International Bank	13.4%	166.0%	1.0%	0.1%
2	BlueOrange Bank	15.6%	247.0%	9.2%	1.2%
3	Citadele banka	19.3%	265.9%	12.9%	1.4%
4	Expobank	66.4%	619.0%	-2.1%	-1.0%
5	LPB Bank	21.4%	176.8%	20.3%	3.3%
6	Meridian Trade Bank	9.6%	540.6%	9.2%	0.4%
7	PNB Banka*	-5.8%	171.2%	-411.2%	-18.5%
8	PrivatBank	25.8%	966.1%	-5.3%	-1.0%
9	Regionāla investīciju banka	25.5%	161.6%	14.8%	2.0%
10	Rigensis Bank	39.5%	678.0%	7.6%	2.1%
11	SEB banka	17.3%	149.2%	14.0%	1.3%
12	Signet Bank	24.9%	199.7%	4.5%	0.5%
13	Swedbank	27.5%	292.0%	13.7%	2.0%

Data source: information from commercial banks, non-audited data. Data of the members of Latvia Finance Association. Capital of foreign branches is not separated and related ratios are not calculated.

* PNB Banka was declared insolvent on September 12, 2019.

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