

Financial Ratios as of December 31, 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	16.3%	139.0%	-6.4%	-0.7%
2	BlueOrange Bank	14.7%	135.1%	7.3%	0.8%
3	Citadele banka	25.9%	346.4%	-1.5%	-0.1%
4	Expobank	61.8%	452.2%	-3.7%	-2.0%
5	Industra Bank	19.7%	504.8%	-30.6%	-1.9%
6	LPB Bank	21.1%	158.0%	11.6%	1.8%
7	PrivatBank	13.4%	501.1%	-50.7%	-7.3%
8	Regionāla investīciju banka	25.2%	261.1%	2.0%	0.3%
9	Rīgensis Bank	34.8%	590.7%	3.6%	0.8%
10	SEB banka	20.7%	336.8%	9.2%	0.9%
11	Signet Bank	17.4%	174.1%	9.4%	0.7%
12	Swedbank	31.2%	446.0%	8.4%	1.1%

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`