

## Financial Ratios as of March 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	15.1%	153.4%	-13.7%	-1.5%
2	BlueOrange Bank	15.3%	146.0%	5.6%	0.5%
3	Citadele banka	17.0%	186.8%	4.0%	0.3%
4	Expobank	44.7%	940.1%	-4.6%	-2.3%
5	Industra Bank	19.1%	362.6%	2.0%	0.2%
6	LPB Bank	24.3%	138.0%	10.5%	1.4%
7	PrivatBank	12.1%	265.6%	-32.0%	-3.7%
8	Regionāla investīciju banka	26.1%	212.3%	6.2%	0.9%
9	SEB banka	22.1%	371.1%	26.3%	2.5%
10	Signet Bank	16.8%	159.8%	10.1%	0.8%
11	Swedbank	33.8%	425.0%	7.0%	0.8%

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