

## Financial Ratios as of September 30, 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	6.7%	138.5%	-11.4%	-1.2%
2	BlueOrange Bank	14.9%	149.0%	2.5%	0.2%
3	Citadele banka	17.2%	163.6%	9.6%	0.7%
4	Expobank	38.7%	350.1%	-4.9%	-2.3%
5	Industra Bank	20.4%	386.2%	5.5%	0.5%
6	LPB Bank	24.9%	181.0%	18.5%	2.6%
7	PrivatBank	10.9%	263.0%	-42.5%	-5.1%
8	Regionāla investīciju banka	23.2%	198.4%	6.8%	1.0%
9	SEB banka	22.5%	459.0%	19.2%	1.9%
10	Signet Bank	15.8%	220.2%	13.2%	0.9%
11	Swedbank	31.9%	451.0%	7.4%	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