LV Baltic Financial AI Agent

Upload Latvian Annual Reports (PDF). The Agent will act as an accountant to extract data, calculate ratios, and perform a peer review.

API Key

••

LLM Provider

Groq (Llama 3)

Output Language

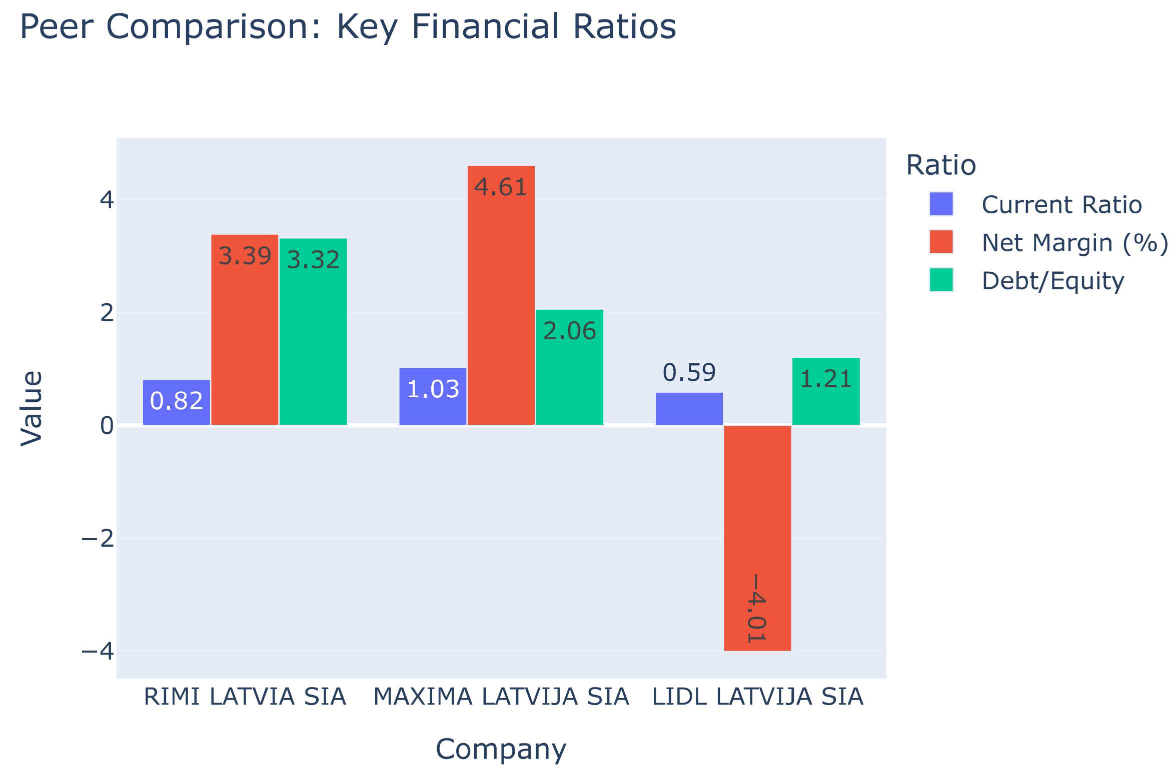
English | Latvian

Upload PDFs (Bilance/PZA)

Rimi.pdf	2.5 MB
Maxima.pdf	5.2 MB
Lidl.pdf	2.8 MB

🚀 Analyze & Peer Review

Financial Ratios Visualization



Peer Review of Baltic Companies

As a Senior Financial Analyst, I have reviewed the provided financial data for RIMI LATVIA SIA, MAXIMA LATVIJA SIA, and LIDL LATVIJA SIA. The analysis focuses on profitability, liquidity, and solvency to assess the companies' financial health and efficiency.

1. Profitability (Net Margin)

The net margin ratio indicates a company's ability to generate profits from its revenue. A higher net margin suggests greater efficiency in managing costs and pricing strategies.

- RIMI LATVIA SIA: 3.39%
- MAXIMA LATVIJA SIA: 4.61%
- LIDL LATVIJA SIA: -4.01%

MAXIMA LATVIJA SIA is more efficient, with a net margin of 4.61%, indicating better cost management and pricing strategies compared to RIMI LATVIA SIA. LIDL LATVIJA SIA, however, is operating at a loss, which is a significant concern and indicates inefficiencies in its operations.

2. Liquidity (Current Ratio)

The current ratio assesses a company's ability to meet its short-term obligations. A ratio of 1.0 or higher is generally considered safe, as it indicates that the company has sufficient current assets to cover its current liabilities.

- RIMI LATVIA SIA: 0.82
- MAXIMA LATVIJA SIA: 1.03
- LIDL LATVIJA SIA: 0.59

Both RIMI LATVIA SIA and LIDL LATVIJA SIA have current ratios below 1.0, indicating potential liquidity risks. RIMI LATVIA SIA's ratio of 0.82 and LIDL LATVIJA SIA's ratio of 0.59 suggest that these companies might struggle to meet their short-term obligations without additional financing or restructuring of their current assets and liabilities. MAXIMA LATVIJA SIA, with a ratio of 1.03, is in a safer position regarding liquidity.

3. Solvency (Debt/Equity)

The debt-to-equity ratio evaluates a company's leverage and its ability to meet long-term obligations. A lower ratio generally indicates a more conservative approach to financing and reduced risk.

- RIMI LATVIA SIA: 3.32
- MAXIMA LATVIJA SIA: 2.06
- LIDL LATVIJA SIA: 1.21

RIMI LATVIA SIA is the most leveraged, with a debt-to-equity ratio of 3.32, indicating a higher reliance on debt financing. MAXIMA LATVIJA SIA and LIDL LATVIJA SIA have lower ratios, suggesting more conservative financing strategies. LIDL LATVIJA SIA's ratio of 1.21 is the lowest, indicating the least reliance on debt among the three companies.

4. Concluding Recommendation

Based on the analysis, MAXIMA LATVIJA SIA appears to be the most financially healthy among the three companies, with the highest net margin, a safe current ratio, and a moderate debt-to-equity ratio. RIMI LATVIA SIA and LIDL LATVIJA SIA face challenges related to liquidity and, in the case of LIDL LATVIJA SIA, significant profitability issues.

Recommendations:

- **RIMI LATVIA SIA** should focus on improving its liquidity position and reducing its reliance on debt to mitigate financial risks.
- **LIDL LATVIJA SIA** urgently needs to address its operational inefficiencies to return to profitability and improve its liquidity.
- **MAXIMA LATVIJA SIA** can continue to build on its strengths, potentially exploring opportunities to further optimize its operations and maintain its competitive edge.

This analysis provides a snapshot based on the provided data and may not reflect the companies' current financial situation or other factors that could influence their financial health and operations.

Extracted Data & Ratios

Company	Ye…	Revenue (…	Net Profit (…	Current Rat…	Net M
RIMI LATVIA SIA	2024	1125625901	38115412	0.82	3.39
MAXIMA LATVIJA SI	2024	1101650345	50774566	1.03	4.61
LIDL LATVIJA SIA	2025	460869524	-18465625	0.59	-4.01