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Anjali488/**AI_agent_deployment**



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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

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LLM Provider

Gemini (2.5 Flash)

Output Language

English

Latvian

Upload PDFs (Balance/PZA)

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Rimi.pdf

2.5 MB↓

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Maxima.pdf

5.2 MB↓

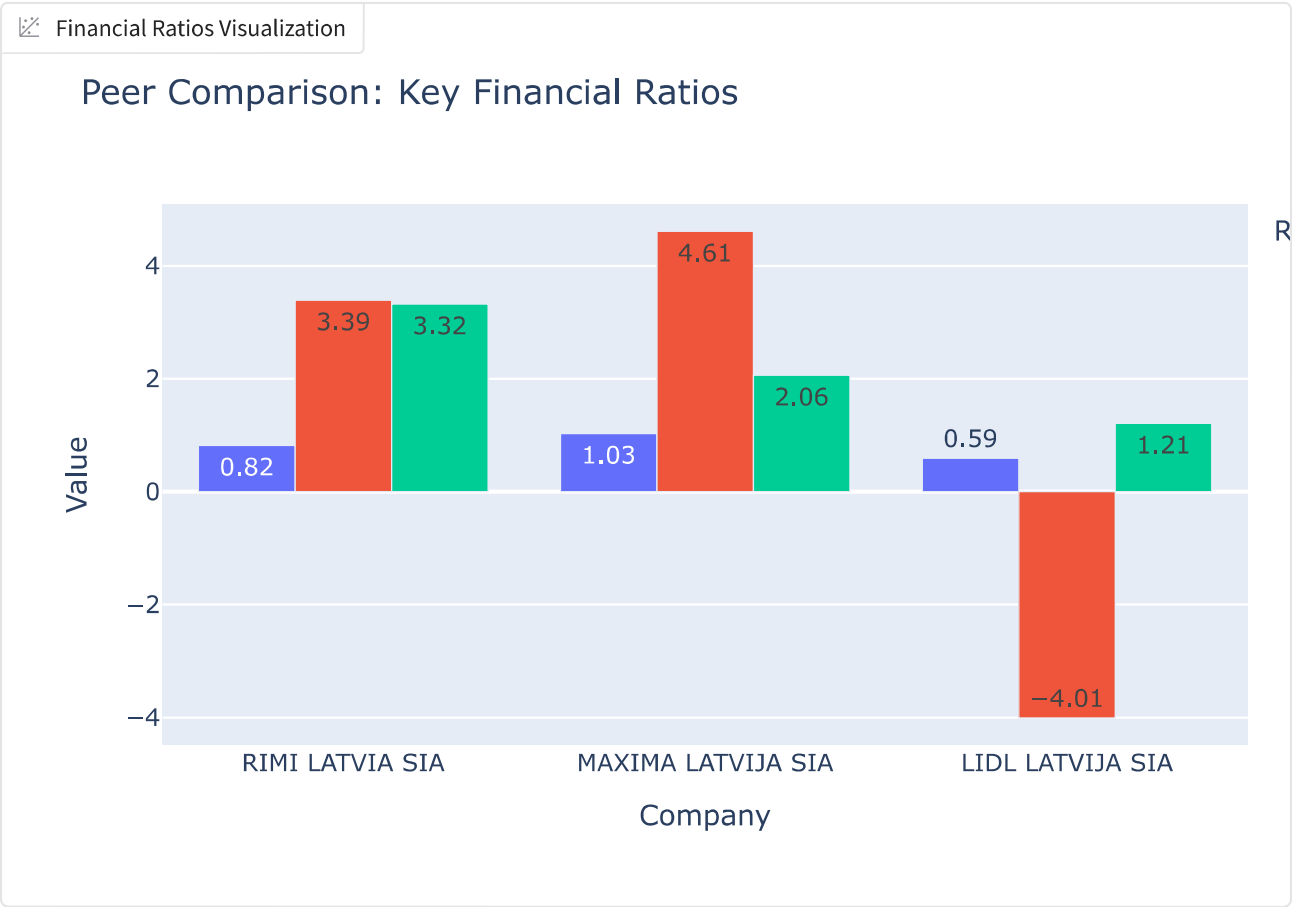
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Lidl.pdf

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 Analyze & Peer Review



As a Senior Financial Analyst, I have reviewed the provided financial data for RIMI LATVIA SIA, MAXIMA LATVIJA SIA, and LIDL LATVIJA SIA to perform a peer comparison.

Here are my findings:

Peer Review Analysis

1. RIMI LATVIA SIA: The company shows a positive trend in its financial ratios, with a blue bar at 0.82, a red bar at 3.39, and a green bar at 3.32.

1. Profitability (Net Margin): Which company is more efficient?

- **MAXIMA LATVIJA SIA** exhibits the highest profitability with a **Net Margin of 4.61%**. This indicates strong operational efficiency in converting its revenue into net profit.
- **RIMI LATVIA SIA** has a positive Net Margin of 3.39%, which is respectable but lower than Maxima.
- **LIDL LATVIJA SIA** is significantly **unprofitable, with a Net Margin of -4.01%**. This suggests substantial challenges in its operations, pricing strategy, or cost management, leading to losses.

Conclusion: MAXIMA LATVIJA SIA is the most efficient among the three companies based on Net Margin.

2. Liquidity (Current Ratio): Are any companies at risk (ratio < 1.0)?

- **LIDL LATVIJA SIA** is at significant risk with the lowest Current Ratio of **0.59**. This indicates that its current assets are less than half of its current liabilities, suggesting severe short-term liquidity challenges and potential difficulty in meeting its immediate financial obligations.
- **RIMI LATVIA SIA** is also at risk, with a Current Ratio of **0.82**. While better than Lidl, this ratio is still below the generally accepted benchmark of 1.0, implying a potential struggle to cover its short-term liabilities with current assets.
- **MAXIMA LATVIJA SIA** has a Current Ratio of 1.03, which is just above the 1.0 threshold, suggesting adequate but somewhat tight short-term liquidity.

Conclusion: Both LIDL LATVIJA SIA and RIMI LATVIA SIA are at risk due to Current Ratios below 1.0, with Lidl facing the most pronounced liquidity concerns.

3. Solvency (Debt/Equity): Who is more leveraged?

- **RIMI LATVIA SIA** is the most leveraged company, with a **Debt/Equity ratio of 3.32**. This high ratio indicates a significant reliance on debt financing relative to equity, which could pose solvency risks, especially if profitability or cash flow deteriorates.
- **MAXIMA LATVIJA SIA** has a moderate Debt/Equity ratio of 2.06.
- **LIDL LATVIJA SIA** is the least leveraged, with a Debt/Equity ratio of 1.21. This suggests a more conservative capital structure, which is a positive aspect, especially given its current unprofitability.

Conclusion: RIMI LATVIA SIA is significantly more leveraged than its peers.

Concluding Recommendation

Based on this peer review, the following observations and recommendations can be made:

- **MAXIMA LATVIJA SIA** demonstrates the strongest overall financial health. It leads in profitability (Net Margin) and maintains adequate liquidity (Current Ratio > 1.0) with a manageable debt load. This company appears to be operating effectively and efficiently.
- **RIMI LATVIA SIA** shows positive profitability but faces notable financial challenges. Its low Current Ratio (0.82) signals potential short-term liquidity issues, and its high Debt/Equity ratio (3.32) indicates significant financial leverage. These factors combined suggest a higher financial risk profile, requiring close monitoring of cash flow and debt management.
- **LIDL LATVIJA SIA** is currently in the most precarious financial position. It is operating at a substantial loss (Net Margin -4.01%) and has severe liquidity problems (Current Ratio 0.59). While it possesses the lowest Debt/Equity ratio, this positive aspect is overshadowed by its unprofitability and inability to cover short-term obligations. Given the 2025 year for Lidl's data, this could reflect significant initial investment or market entry costs, but the current state requires immediate strategic intervention to address losses and improve liquidity.

Overall Recommendation: Investors and stakeholders would view **MAXIMA LATVIJA SIA** as the most financially sound and attractive entity among these three for its strong profitability and stable financial ratios.

RIMI LATVIJA SIA requires careful monitoring of its debt obligations and liquidity management. A strategy to improve its current ratio and potentially de-leverage could enhance its financial stability.

LIDL LATVIJA SIA faces critical challenges related to profitability and liquidity. A thorough review of its operational model, cost structure, and pricing strategy is urgently needed to stem losses and improve its short-term financial viability. Without significant improvements in these areas, its long-term sustainability is questionable.

Extracted Data & Ratios

Company	Year	Revenue (€)	Net Profit (€)
RIMI LATVIA SIA	2024	1125625901	38115412
MAXIMA LATVIJA SIA	2024	1101650345	50774566