

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

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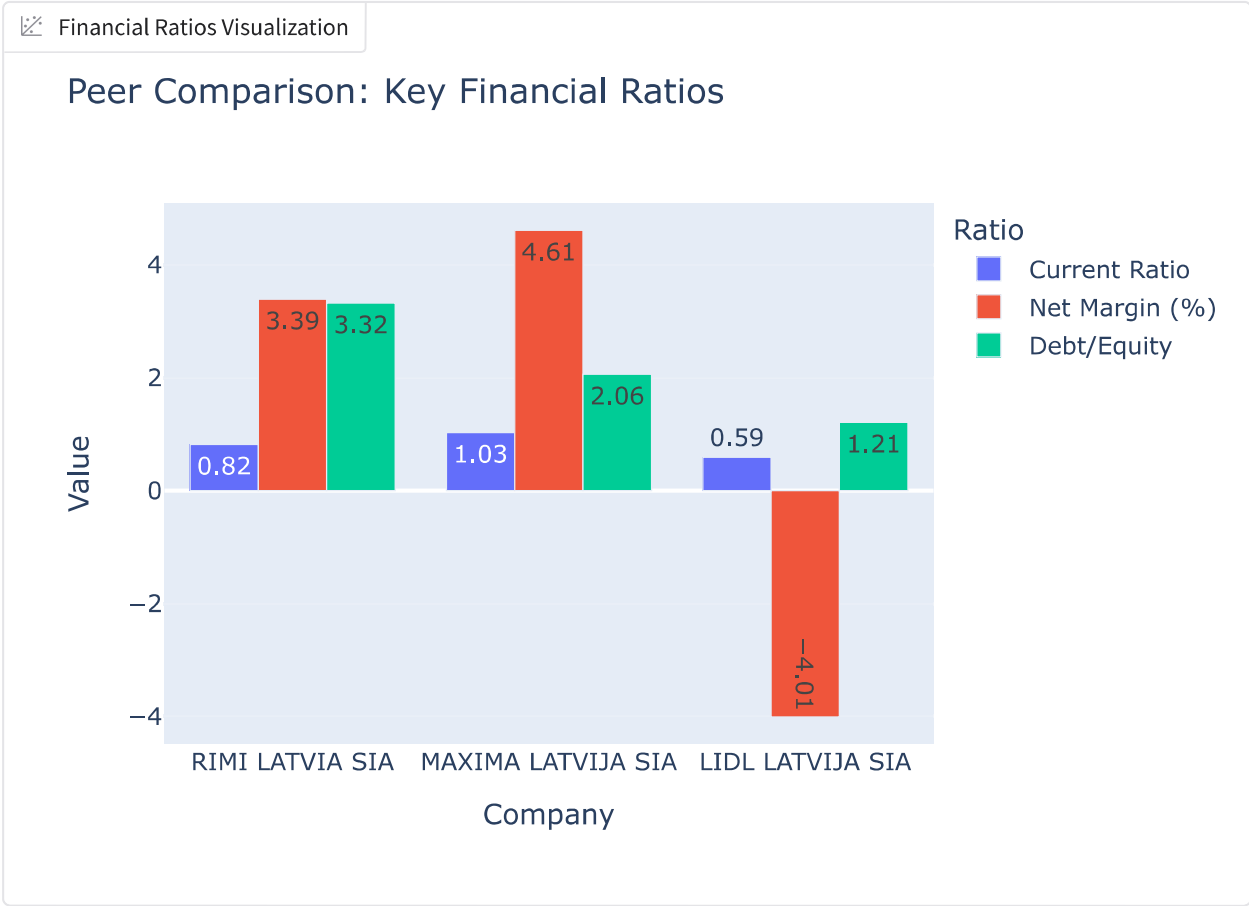
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 Analyze & Peer Review



Peer Review of Baltic Companies

As a Senior Financial Analyst, I have reviewed the financial data of three Baltic companies: RIMI LATVIA SIA, MAXIMA LATVIJA SIA, and LIDL LATVIJA SIA. The analysis focuses on profitability, liquidity, and solvency to provide a comprehensive assessment of each company's financial performance.

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 the most efficient company, with a net margin of 4.61%, indicating better cost management and pricing strategies compared to its peers. RIMI LATVIA SIA follows with a net margin of 3.39%. LIDL LATVIJA SIA, however, reports a negative net margin, suggesting significant operational challenges or one-time expenses that led to a net loss.

2. Liquidity (Current Ratio)

The current ratio assesses a company's ability to meet its short-term obligations using its current assets. A ratio below 1.0 indicates potential liquidity issues.

- 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 relying on additional financing or improving their asset turnover. MAXIMA LATVIJA SIA, with a ratio of 1.03, is the only company that appears to have sufficient current assets to cover its current liabilities.

3. Solvency (Debt/Equity)

The debt-to-equity ratio evaluates a company's leverage and its ability to meet long-term obligations. A higher ratio indicates greater reliance on debt financing.

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

RIMI LATVIA SIA is the most leveraged company, with a debt-to-equity ratio of 3.32, suggesting a higher level of financial risk due to its significant reliance on debt financing. MAXIMA LATVIJA SIA and LIDL LATVIJA SIA have lower debt-to-equity ratios, indicating less financial leverage and potentially lower financial risk.

4. Concluding Recommendation

Based on the analysis, MAXIMA LATVIJA SIA appears to be the most financially stable company among the three, with the highest net margin, a current ratio above 1.0, 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. To improve their financial health, RIMI LATVIA SIA and LIDL LATVIJA SIA should focus on enhancing their liquidity positions and reducing their reliance on debt financing. LIDL LATVIJA SIA, in particular, needs to address its operational challenges to return to profitability. Investors and stakeholders should closely monitor these companies' future financial reports to assess the effectiveness of any corrective measures implemented.

Extracted Data & Ratios

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