

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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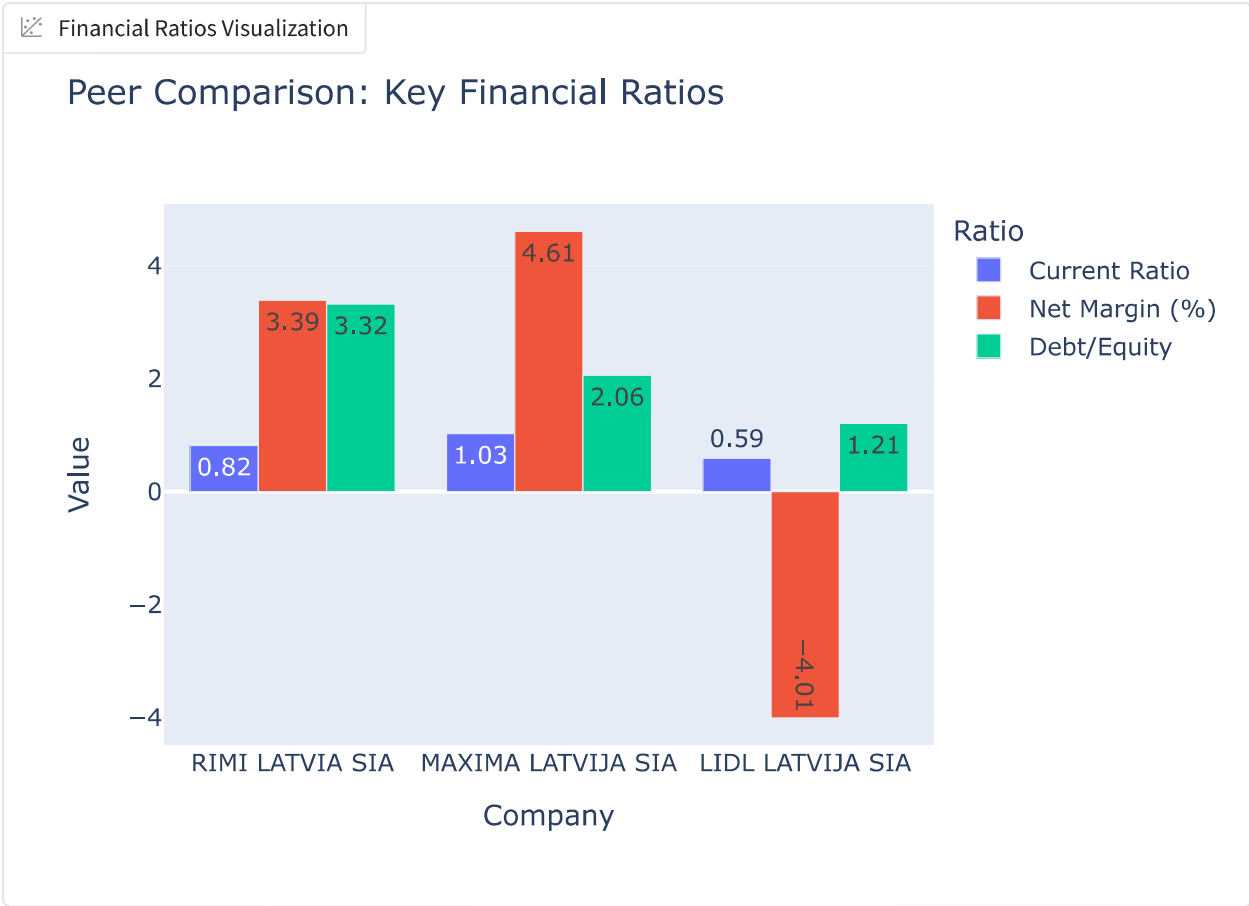
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 Analyze & Peer Review



As a Senior Financial Analyst, I have reviewed the provided financial data for Baltic companies: RIMI LATVIA SIA, MAXIMA LATVIJA SIA, and LIDL LATVIJA SIA. Below is a peer review based on profitability, liquidity, and solvency metrics.

Financial Peer Review: Baltic Retailers

Executive Summary: MAXIMA LATVIJA SIA demonstrates strong financial performance, leading in profitability and maintaining adequate liquidity. RIMI LATVIA SIA is profitable but faces challenges with liquidity and high leverage. LIDL LATVIJA SIA, despite having the lowest leverage, is currently operating at a significant loss and exhibits considerable liquidity risk.

1. Profitability (Net Margin)

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

Analysis: MAXIMA LATVIJA SIA is the most efficient company in terms of profitability, converting 4.61% of its revenue into net profit. RIMI LATVIA SIA is also profitable with a respectable 3.39% Net Margin, though it trails Maxima. LIDL LATVIJA SIA is currently operating at a loss, indicated by a negative Net Margin of -4.01%, suggesting significant challenges in its operational efficiency or market entry phase.

2. Liquidity (Current Ratio)

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

Analysis: The Current Ratio measures a company's ability to cover its short-term obligations with its short-term assets. A ratio below 1.0 indicates potential liquidity risk.

- MAXIMA LATVIJA SIA, with a Current Ratio of 1.03, demonstrates adequate short-term liquidity, indicating it can comfortably meet its current liabilities.
- RIMI LATVIA SIA (0.82) is at risk, as its current assets do not fully cover its current liabilities, suggesting potential challenges in managing working capital.
- LIDL LATVIJA SIA (0.59) is at significant risk, possessing the lowest Current Ratio among the peers. This low ratio raises serious concerns about its ability to meet short-term obligations without additional financing or asset liquidation.

3. Solvency (Debt/Equity)

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

Analysis: The Debt/Equity ratio measures the extent to which a company's operations are financed by debt versus equity. A higher ratio indicates greater leverage and potentially higher financial risk.

- RIMI LATVIJA SIA is the most leveraged company with a Debt/Equity ratio of 3.32, indicating a substantial reliance on debt financing.
- MAXIMA LATVIJA SIA has a moderate leverage of 2.06.
- LIDL LATVIJA SIA has the lowest leverage at 1.21, suggesting a more conservative approach to financing or perhaps a stronger equity base relative to its debt, despite its unprofitability.

Concluding Recommendation:

Based on this peer review:

- **MAXIMA LATVIJA SIA** appears to be the strongest performer overall. It demonstrates superior profitability and healthy liquidity, supported by moderate leverage. This indicates efficient operations and sound financial management.
- **RIMI LATVIA SIA** is profitable, which is a positive, but its high leverage and concerning liquidity position warrant closer attention. Management should focus on improving working capital management and potentially deleveraging to strengthen its financial position.
- **LIDL LATVIJA SIA** faces the most significant financial challenges. Its substantial net loss and critically low liquidity ratio are major red flags, even with its relatively low leverage. While this could be characteristic of an aggressive market entry and investment phase, the current figures suggest an unsustainable trajectory without significant operational improvements and a path to profitability. Investors and creditors should exercise extreme caution regarding Lidl Latvia.

For a comprehensive understanding, further analysis into operating cash flow, capital expenditure trends, and market share dynamics would be beneficial, particularly for LIDL LATVIJA SIA given its negative profitability and year difference (2025 vs. 2024 for others).

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