

# 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

OpenAI (GPT-4o)

Output Language

☒ English

☐ Latvian

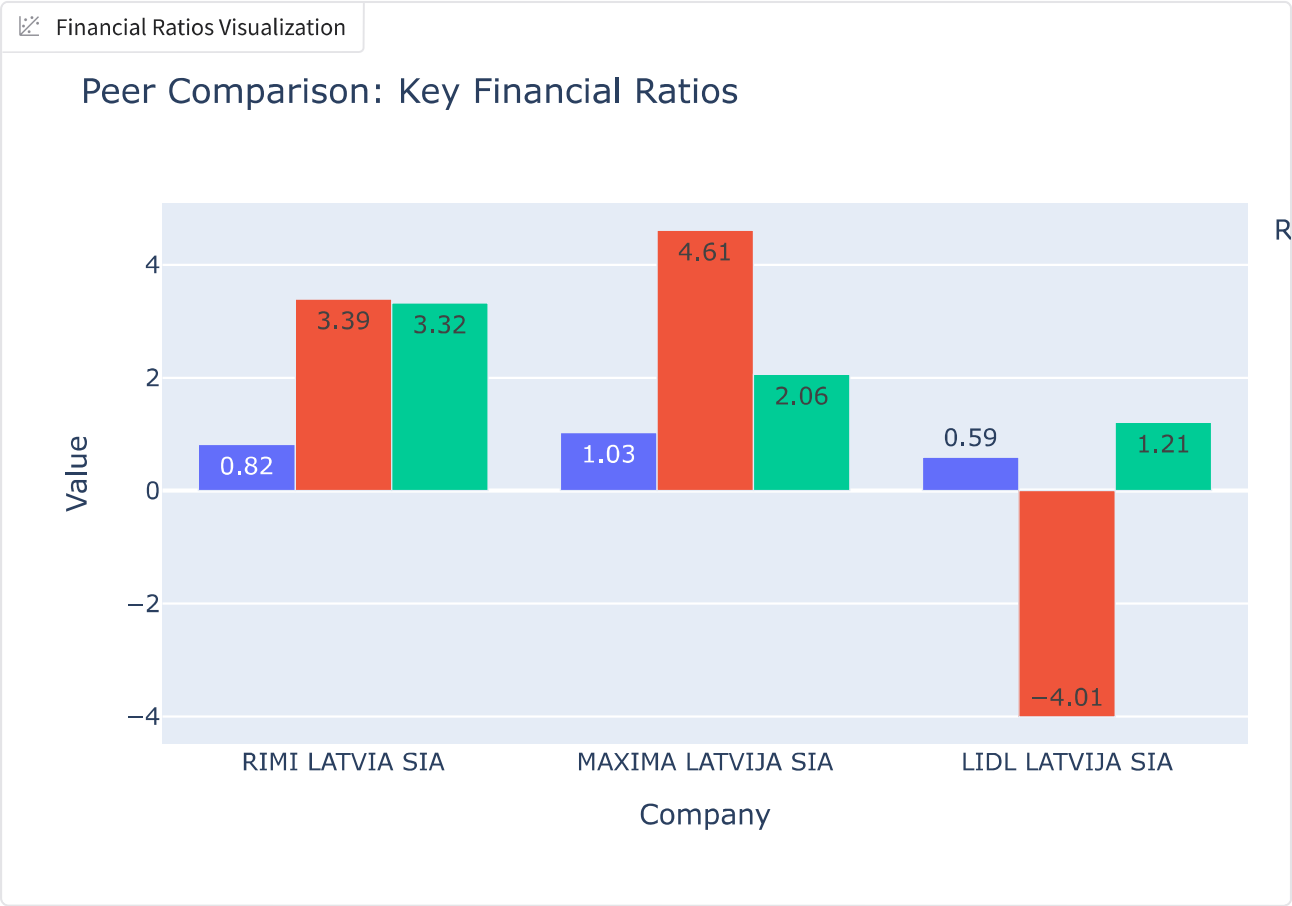
Upload PDFs (Balance/PZA)

Rimi.pdf2.5 MB↓×

Maxima.pdf5.2 MB↓×

Lidl.pdf2.8 MB↓×

 Analyze & Peer Review



## Peer Review of Baltic Companies

### 1. Profitability (Net Margin)

- MAXIMA LATVIJA SIA has the highest net margin at 4.61%, indicating it is the most efficient in converting revenue into profit among the three companies.
- RIMI LATVIA SIA follows with a net margin of 3.39%, which is positive but lower than MAXIMA.
- LIDL LATVIJA SIA has a negative net margin of -4.01%, indicating it is currently operating at a loss and is the

◦ **LIDL LATVIJA SIA** has a negative net margin of -4.01%, indicating it is currently operating at a loss and is the least efficient in terms of profitability.

2. Liquidity (Current Ratio)

- **MAXIMA LATVIJA SIA** has a current ratio of 1.03, suggesting it has slightly more current assets than current liabilities, which is generally considered healthy.
- **RIMI LATVIJA SIA** has a current ratio of 0.82, indicating it may face liquidity issues as it has less current assets than current liabilities.
- **LIDL LATVIJA SIA** has a current ratio of 0.59, which is below 1.0, suggesting a higher risk of liquidity problems compared to the other companies.

3. Solvency (Debt/Equity)

- **RIMI LATVIJA SIA** is the most leveraged with a debt/equity ratio of 3.32, indicating a higher reliance on debt financing.
- **MAXIMA LATVIJA SIA** has a debt/equity ratio of 2.06, which is moderate but still indicates significant leverage.
- **LIDL LATVIJA SIA** has the lowest debt/equity ratio at 1.21, suggesting it is the least leveraged and potentially more solvent in the long term.

Conclusion and Recommendation

- **MAXIMA LATVIJA SIA** appears to be the strongest performer overall, with the highest profitability and a healthy liquidity position. However, it should monitor its leverage to ensure long-term financial stability.
- **RIMI LATVIJA SIA** shows reasonable profitability but needs to address its liquidity and high leverage to mitigate financial risks.
- **LIDL LATVIJA SIA** is currently struggling with profitability and liquidity issues, although it is less leveraged. It should focus on improving operational efficiency and liquidity management to enhance its financial health.

Overall, **MAXIMA LATVIJA SIA** is recommended as the most efficient and financially stable company among the three, but all companies should consider strategies to improve their respective weaknesses.

Extracted Data & Ratios

Company	Year	Revenue (€)	Net Profit (€)
MAXIMA LATVIJA SIA	2023	1405125000	221171100

RIMI LATVIA SIA	2024	1125625901	38115412
MAXIMA LATVIJA SIA	2024	1101650345	50774566
LIDL LATVIJA SIA	2024	460869524	-18465625