

## Configuration

API Key (?)

..... eye icon

LLM Provider (?)

Groq (Llama 3) ▼

Output Language (?)

- English  
 Latvian

# LV Baltic Financial AI Agent

Automated Financial Analysis for Latvian Annual Reports

Upload Latvian Annual Reports (PDF) and let AI analyze them instantly.  
Extract key metrics, calculate ratios, and get peer comparisons.

Upload & Analyze

Results

Dashboard

## Instructions

1. Enter your API Key
2. Select LLM Provider
3. Choose output language
4. Upload PDF files  
(Bilance/PZA)
5. Click 'Analyze' button

## Peer Review Analysis

### 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 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 raises concerns about its profitability and long-term sustainability.

## 2. Liquidity (Current Ratio)

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

- 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 may struggle to meet their short-term obligations. MAXIMA LATVIJA SIA, with a ratio of 1.03, appears to be in a more stable liquidity position.

## 3. Solvency (Debt/Equity)

The debt-to-equity ratio assesses a company's leverage and ability to meet its long-term obligations.

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

RIMI LATVIA SIA is more leveraged, with a debt-to-equity ratio of 3.32, indicating a higher level of indebtedness compared to its equity. This may increase the risk of financial distress if the company is unable to meet its debt obligations. MAXIMA LATVIJA SIA and LIDL LATVIJA SIA have lower debt-to-equity ratios, suggesting more conservative approaches to financing.

## 4. Concluding Recommendation

Based on the analysis, MAXIMA LATVIJA SIA appears to be the most financially stable company among the three, with a higher net margin, a stable liquidity position, and a moderate level of leverage. RIMI LATVIA SIA and LIDL LATVIJA SIA face challenges related to liquidity and profitability, which may impact their long-term sustainability. It is essential for these companies to address their liquidity concerns and develop strategies to improve their profitability and reduce their reliance on debt.

### Recommendations:

- RIMI LATVIA SIA and LIDL LATVIJA SIA should focus on improving their liquidity positions by managing their working capital more effectively and exploring options to reduce their short-term obligations.
- LIDL LATVIJA SIA needs to address its profitability issues by reviewing its cost structure, pricing strategies, and operational efficiency to return to profitability.
- MAXIMA LATVIJA SIA should continue to monitor its financial performance and maintain its conservative approach to leverage to ensure long-term stability and growth.

By addressing these areas, the Baltic companies can improve their financial stability, reduce risks, and enhance their competitiveness in the market.



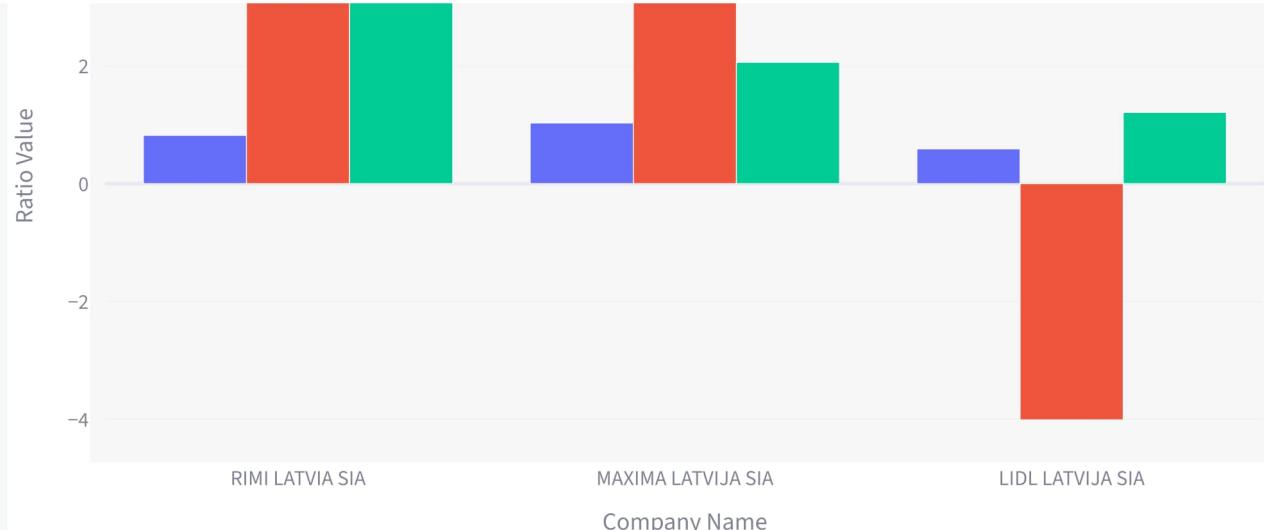
## Financial Ratios Visualization



### Peer Comparison: Key Financial Ratios



Ratio	C	N	S
4		■	■



## Extracted Financial Data

	Company	Year	Revenue (€)	Net Profit (€)	Current Ratio	Net Margin (%)	Debt/Equity
0	RIMI LATVIA SIA	2024	1125625901	38115412	0.82	3.39	3.32
1	MAXIMA LATVIJA SIA	2024	1101650345	50774566	1.03	4.61	2.06
2	LIDL LATVIJA SIA	2025	460869524	-18465625	0.59	-4.01	1.21

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