

## Configuration

API Key ?

..... eye icon

LLM Provider ?

Gemini (2.5 Flash) ▼

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 icon Upload & Analyze

Results icon Results

Dashboard icon 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

As a Senior Financial Analyst, I have reviewed the provided financial data for RIMI LATVIA SIA, MAXIMA LATVIJA SIA, and LIDL LATVIJA SIA. Here is a peer review of their financial health:

### Peer Review: Baltic Retail Companies

#### 1. Profitability (Net Margin)

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

**Analysis:** MAXIMA LATVIJA SIA demonstrates the highest profitability with a Net Margin of 4.61%, indicating it is the most efficient at converting its revenue into net profit. RIMI LATVIA SIA is also profitable, albeit less efficient than Maxima. LIDL LATVIJA SIA is currently operating at a significant loss, reflected by its negative Net Margin of -4.01%. This suggests substantial challenges in its operations or a heavy investment phase impacting immediate profitability.

**Conclusion:** MAXIMA LATVIJA SIA is the most efficient company in terms of profitability.

## 2. Liquidity (Current Ratio)

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

**Analysis:** The Current Ratio measures a company's ability to cover its short-term liabilities with its short-term assets. A ratio below 1.0 is generally considered a red flag, indicating potential difficulty in meeting short-term obligations.

- MAXIMA LATVIJA SIA has a healthy Current Ratio of 1.03, suggesting it has sufficient current assets to cover its current liabilities.
- RIMI LATVIA SIA has a Current Ratio of 0.82, which is below 1.0. This indicates a potential risk in its ability to meet short-term obligations without relying on external financing or liquidating long-term assets.
- LIDL LATVIJA SIA has the lowest Current Ratio at 0.59, signifying a significant short-term liquidity risk. Combined with its negative net profit, this situation is particularly concerning.

**Conclusion:** Both RIMI LATVIA SIA and LIDL LATVIJA SIA are at risk due to Current Ratios below 1.0. LIDL's liquidity position is particularly precarious.

## 3. Solvency (Debt/Equity)

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

**Analysis:** The Debt/Equity ratio indicates the proportion of debt financing relative to equity financing, reflecting a company's leverage and financial risk. A higher ratio means greater reliance on debt.

- **RIMI LATVIA SIA** has the highest Debt/Equity ratio at 3.32, indicating it is the most leveraged among its peers. This suggests a significant reliance on borrowed capital, which can increase financial risk, especially in an environment of rising interest rates.
- **MAXIMA LATVIJA SIA** has a moderate Debt/Equity ratio of 2.06.
- **LIDL LATVIJA SIA** has the lowest Debt/Equity ratio at 1.21, meaning it is the least leveraged. While low leverage is generally positive, in Lidl's case, it might also reflect a recent market entry strategy or limited access to traditional debt financing due to its unprofitability.

**Conclusion:** **RIMI LATVIA SIA** is the most leveraged company, carrying the highest financial risk from its debt structure.

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### Concluding Recommendation

Based on this peer review:

- **MAXIMA LATVIJA SIA** emerges as the strongest performer. It demonstrates robust profitability, sound short-term liquidity, and manageable leverage. This company appears to be efficiently run and financially stable.
- **RIMI LATVIA SIA** shows profitability but is burdened by significant financial risks. Its short-term liquidity is concerning (Current Ratio < 1.0), and its high leverage (Debt/Equity of 3.32) exposes it to greater financial risk. While its revenue is strong, the efficiency in generating profit is lower than Maxima's, and its balance sheet structure warrants closer scrutiny regarding debt management and working capital optimization.
- **LIDL LATVIJA SIA** is in the weakest financial position. The company is operating at a substantial loss, has the most acute short-term liquidity issues (Current Ratio 0.59), and while it has the lowest leverage, this is overshadowed by its severe operational challenges. Further analysis would be needed to understand if this is a temporary situation due to aggressive market entry and expansion costs, or indicative of deeper structural problems. As it stands, it represents a high-risk investment.

**Overall Recommendation:** For an investor prioritizing stability, profitability, and sound financial health, **MAXIMA LATVIJA SIA** would be the preferred choice. **RIMI LATVIA SIA** requires significant attention to its liquidity and leverage. **LIDL LATVIJA SIA** presents significant financial distress and would require a detailed strategic and operational turnaround plan to become a viable investment.



## Financial Ratios Visualization

### 📊 Peer Comparison: Key Financial Ratios





## 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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