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

Groq (Llama 3)

Output Language

English Latvian

Upload PDFs (Bilance/PZA)

Rimi.pdf	2.5 MB ⇣	×
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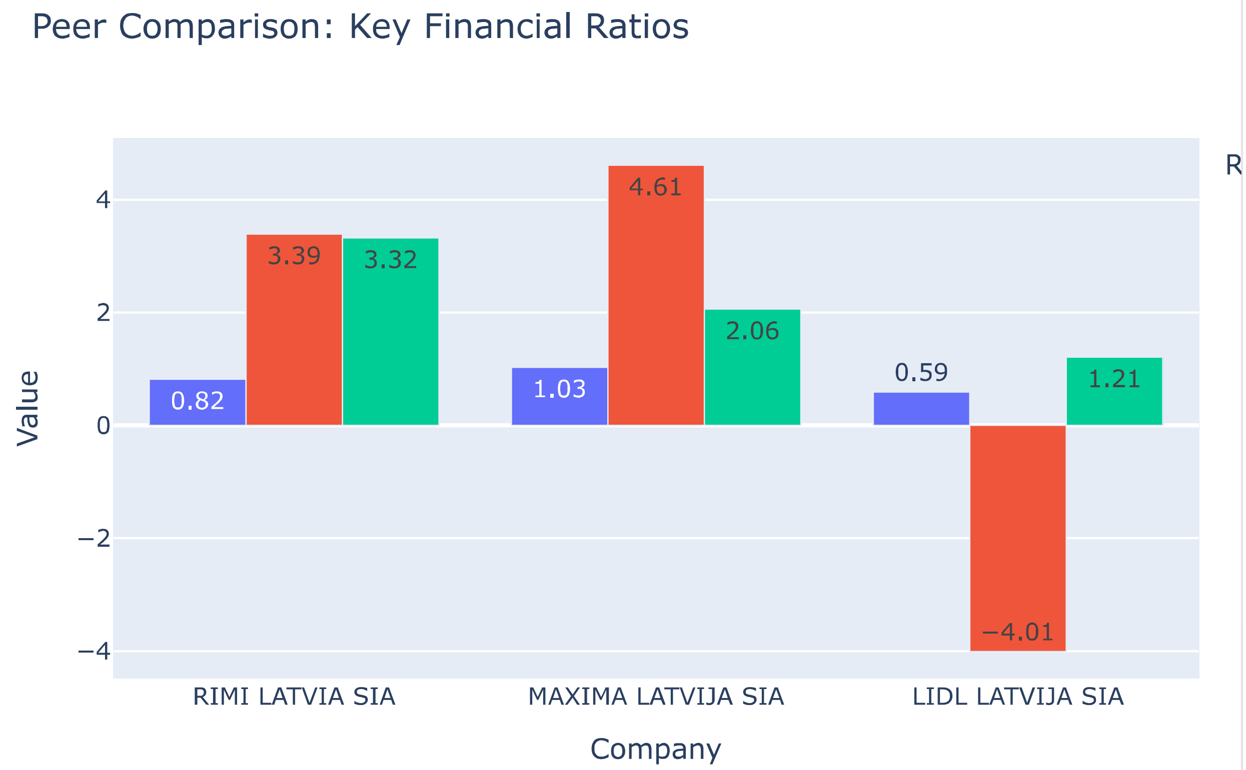
🚀 Analyze & Peer Review

Financial Ratios Visualization



Peer Review of Baltic Companies

As a Senior Financial Analyst, I have reviewed the provided financial data for RIMI LATVIA SIA, MAXIMA LATVIJA SIA, and LIDL LATVIJA SIA. The analysis focuses on profitability, liquidity, and solvency to assess the companies' financial health and efficiency.

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 is a significant concern and requires immediate attention to rectify its operational inefficiencies.

2. Liquidity (Current Ratio)

The current ratio assesses a company's ability to meet its short-term obligations. A ratio of 1.0 or higher is generally considered safe, as it indicates that the company has sufficient current assets to cover its current liabilities.

- 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, which could lead to cash flow problems. MAXIMA LATVIJA SIA, with a ratio of 1.03, is in a safer position in terms of liquidity.

3. Solvency (Debt/Equity)

The debt-to-equity ratio evaluates a company's leverage and its ability to meet long-term obligations. A lower ratio generally indicates a more conservative approach to financing and reduces the risk of default.

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

RIMI LATVIA SIA is the most leveraged, with a debt-to-equity ratio of 3.32, indicating a higher reliance on debt financing. This increases the company's financial risk, especially if interest rates rise or if the company faces difficulties in generating sufficient cash flow to service its debt. LIDL LATVIJA SIA has the lowest debt-to-equity ratio, suggesting a more conservative approach to financing, but its current operational losses overshadow this positive aspect.

4. Concluding Recommendation

Based on the analysis, MAXIMA LATVIJA SIA appears to be the most financially healthy among the three companies, with the highest net margin and a safe current ratio. However, its debt-to-equity ratio, while lower than RIMI LATVIA SIA's, still indicates a significant level of leverage.

RIMI LATVIA SIA and LIDL LATVIJA SIA face significant challenges. RIMI LATVIA SIA needs to address its liquidity issues and high leverage, while LIDL LATVIJA SIA must urgently address its operational inefficiencies to return to profitability.

Recommendations:

- **RIMI LATVIA SIA:** Improve liquidity by enhancing working capital management and reduce debt to mitigate solvency risks.
- **MAXIMA LATVIJA SIA:** Continue to focus on maintaining its operational efficiency. Consider reducing leverage to enhance financial flexibility and resilience.
- **LIDL LATVIJA SIA:** Prioritize returning to profitability by addressing operational inefficiencies and improving cost management. Once profitable, focus on improving liquidity and managing debt levels.

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

Extracted Data & Ratios

Company	Year	Revenue (€)	Net Profit (€)
RIMI LATVIA SIA	2024	1125625901	38115412