

| Consolidated main indicators of banking sector activities (Financial Group) (based on 1 January 2014 data, LTL thousand) |                   |                   |                   |                  |                     |                     |                     |                       |                                                         |                   |
|--------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------|-------------------|------------------|---------------------|---------------------|---------------------|-----------------------|---------------------------------------------------------|-------------------|
| Item of balance sheet                                                                                                    | AB SEB banks      | „Swedbank“, AB    | AB DNB banks      | AB Šiaulių banks | AB „Citadele“ banks | UAB Medicinos banks | AB bankas „FINASTA“ | Total banks (7 banks) | Total foreign bank branches (8 branches) <sup>1,2</sup> | Banking sector    |
| Cash and cash balances with central banks                                                                                | 1.353.459         | 2.023.311         | 482.885           | 398.227          | 34.761              | 137.505             | 51.794              | 4.481.942             | 1.864.406                                               | 6.346.348         |
| Cash balances with banks and other credit institutions                                                                   | 3.777.123         | 624.840           | 883.492           | 88.745           | 52.832              | 27.210              | 10.470              | 5.464.712             | 1.158.213                                               | 6.622.925         |
| Loans granted to customers                                                                                               | 15.191.785        | 12.556.633        | 9.033.867         | 2.539.927        | 622.743             | 454.595             | 53.135              | 40.452.685            | 10.563.208                                              | 51.015.893        |
| To public authorities                                                                                                    | 409.035           | 931.324           | 801.066           | 290.179          | 1.512               |                     |                     | 2.433.116             | 683.115                                                 | 3.116.231         |
| To state and municipal entities                                                                                          | 266.050           | 564.625           | 178.813           | 12.566           | 1.062               | 2.737               |                     | 1.025.853             | 15.789                                                  | 1.041.642         |
| To financial institutions                                                                                                | 410               | 24.448            | 16                | 23               | 1.633               | 15.116              | 3.738               | 45.384                | 435.624                                                 | 481.008           |
| To private entities                                                                                                      | 7.912.345         | 4.663.844         | 3.986.899         | 2.010.379        | 241.296             | 374.917             | 42.437              | 19.232.117            | 4.342.876                                               | 23.574.993        |
| To natural persons                                                                                                       | 6.603.945         | 6.372.392         | 4.067.073         | 226.780          | 377.240             | 61.825              | 6.960               | 17.716.215            | 5.085.804                                               | 22.802.019        |
| Debt securities                                                                                                          | 1.173.936         | 2.794.657         | 875.050           | 1.678.642        | 254.892             | 151.441             | 288.302             | 7.216.920             | 660.737                                                 | 7.877.657         |
| Equity securities                                                                                                        | 25.200            | 63.815            | 161.759           | 50.833           | 57                  | 73.553              | 1.005               | 376.222               | 57.036                                                  | 433.258           |
| Other assets                                                                                                             | 2.076.781         | 1.461.447         | 560.221           | 499.443          | 119.607             | 35.497              | 4.763               | 4.757.759             | 524.241                                                 | 5.282.000         |
| <b>Total assets</b>                                                                                                      | <b>23.598.284</b> | <b>19.524.703</b> | <b>11.997.274</b> | <b>5.255.817</b> | <b>1.084.892</b>    | <b>879.801</b>      | <b>409.469</b>      | <b>62.750.240</b>     | <b>14.827.841</b>                                       | <b>77.578.081</b> |
| Debts to banks and other credit institutions                                                                             | 7.177.824         | 605.450           | 4.179.628         | 54.179           | 189.282             | 21.579              | 1.484               | 12.229.426            | 7.534.715                                               | 19.764.141        |
| Deposits                                                                                                                 | 13.225.129        | 14.925.139        | 6.242.423         | 4.586.341        | 686.059             | 696.056             | 375.249             | 40.736.396            | 6.868.061                                               | 47.604.457        |
| Of public authorities                                                                                                    | 344.986           | 462.759           | 242.121           | 102.041          | 3.632               | 7.140               |                     | 1.162.679             | 391.612                                                 | 1.554.291         |
| Of state and municipal entities                                                                                          | 170.303           | 670.429           | 177.015           | 34.068           | 736                 | 2.324               | 1.007               | 1.055.882             | 90.264                                                  | 1.146.146         |
| Of financial institutions                                                                                                | 308.743           | 207.770           | 34.118            | 74.802           | 5.681               | 2.823               | 22.028              | 655.965               | 147.600                                                 | 803.565           |
| Of private entities                                                                                                      | 4.570.991         | 3.311.172         | 2.579.824         | 510.114          | 358.514             | 116.203             | 223.405             | 11.670.223            | 4.391.829                                               | 16.062.052        |
| Of natural persons                                                                                                       | 7.830.106         | 10.273.009        | 3.209.345         | 3.865.316        | 317.496             | 567.566             | 128.809             | 26.191.647            | 1.846.756                                               | 28.038.403        |
| Issued debt securities                                                                                                   | 117.556           | 265.013           | 13.464            |                  |                     | 21.319              | 2.716               | 420.068               |                                                         | 420.068           |
| Other liabilities                                                                                                        | 469.131           | 452.491           | 105.000           | 294.365          | 49.731              | 64.396              | 10.168              | 1.445.282             | 314.572                                                 | 1.759.854         |
| Total equity                                                                                                             | 2.608.644         | 3.276.610         | 1.456.759         | 320.932          | 159.820             | 76.451              | 19.852              | 7.919.068             | 110.493                                                 | 8.029.561         |
| Profit (loss) of the current year                                                                                        | 212.437           | 392.227           | 58.198            | 8.482            | 6.147               | 2.381               | -2.018              | 677.854               | 107.814                                                 | 785.668           |
| <b>Total liabilities and equity</b>                                                                                      | <b>23.598.284</b> | <b>19.524.703</b> | <b>11.997.274</b> | <b>5.255.817</b> | <b>1.084.892</b>    | <b>879.801</b>      | <b>409.469</b>      | <b>62.750.240</b>     | <b>14.827.841</b>                                       | <b>77.578.081</b> |
| Return on Assets (RoA), % <sup>3</sup>                                                                                   | 0,92              | 2,00              | 0,50              | 0,17             | 0,61                | 0,27                | -0,49               | 1,1                   | 0,74                                                    | 1,02              |
| Return on Equity (RoE), % <sup>4</sup>                                                                                   | 8,46              | 12,77             | 4,1               | 2,65             | 3,74                | 3,09                | -10,43              | 8,94                  | -                                                       | -                 |

| Prudential Requirements to Banks                                                                                                                               |         |         |         |         |         |         |         |       |       |         |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|-------|-------|---------|
| Capital adequacy <sup>5</sup>                                                                                                                                  | 15,59   | 22,3    | 16,75   | 11,60   | 17,48   | 15,4    | 16,33   | 17,57 | -     | -       |
| Liquidity <sup>6</sup>                                                                                                                                         | 38,84   | 38,36   | 39,79   | 53,51   | 42,68   | 49,65   | 91,13   | 40,77 | 43,24 | 41,19   |
| Maximum exposure to single borrower <sup>7</sup><br>to single borrower (≤25%)<br>(≤75%)                                                                        | 18,94   | 18,09   | 13,84   | 19,38   | 20,49   | 17,76   | 22,96   | -     | -     | -       |
| Maximum open position in foreign currency and precious metals <sup>8</sup><br>overall open position (≤25%)<br>open position in one currency (≤15%)<br>currency | 0,33    | 0,12    | 0,39    | 2,02    | 0,21    | 6,66    | 1,66    | 0,44  | -     | -       |
|                                                                                                                                                                | 0,24    | 0,10    | 0,17    | 0,53    | 0,05    | 2,48    | 1,56    | -     | -     | -       |
|                                                                                                                                                                | LVL     | SEK     | LVL     | USD     | LVL     | LVL     | LVL     | -     | -     | -       |
| <b>Other information</b>                                                                                                                                       |         |         |         |         |         |         |         |       |       |         |
| Independent accountant's opinion <sup>9</sup>                                                                                                                  | Opinion | Opinion | Opinion | Opinion | Opinion | Opinion | Opinion | -     | -     | Reviews |
| Link to the licence of the bank                                                                                                                                | Licence | Licence | Licence | Licence | Licence | Licence | Licence | -     | -     | -       |

#### Notes

<sup>1,2</sup> Based on the European Council Directive, foreign bank branches must not publish financial reporting data. Foreign bank branches, according to the procedures established by the Law on Banks, must publish the annual financial and consolidated statements of a bank which has established a branch, as well as the auditor's findings regarding these statements. Deposits held with foreign bank branches are insured in accordance with the laws of the country which has established the branch.

<sup>3</sup> Return on Assets = (profit (loss) in the current period / average assets in the last four quarters)\*100%. Explanations: K - coefficient of a respective quarter (Q1 - 4, Q2-2, Q3- 4/3, Q4- 1).

<sup>4</sup> Return on Equity = (profit (loss) of the current period / average equity)\*100%. Explanations: Average equity is calculated for a quarter, half-year, nine months, a year- depending on the period: K - coefficient of a respective quarter (Q1 - 4, Q2-2, Q3- 4/3, Q4- 1).

<sup>5</sup> Capital adequacy ratio specifies that the ratio of eligible bank capital and risk-weighted assets and off-balance sheet liabilities may not be lower than 8 per cent.

<sup>6</sup> Liquidity ratio specifies that the ratio of a bank's liquid assets and current liabilities may not be lower than 30 per cent.

<sup>7</sup> Maximum exposure ratio means that the amount of loans granted to a single borrower may not exceed 25 per cent of bank capital. The amount of loans granted by the bank to its parent company, other subsidiary companies of this parent company or its own subsidiary companies may not exceed 75 per cent of bank capital for each borrower, if the Bank of Lithuania conducts the supervision of the whole financial group on a consolidated basis. If the Bank of Lithuania does not conduct the supervision of the whole financial group on a consolidated basis, the amount of loans granted by the bank to its parent company, other subsidiary companies of this parent company or its own subsidiary companies may not exceed 20 per cent of bank capital for each borrower.

<sup>8</sup> - Maximum open position in foreign currency and precious metals: the overall open position in foreign currency (excluding euro) may not exceed 25 per cent of bank capital, whereas the ratio of the open position in one currency (excluding euro) or precious metals may not exceed 15 per cent of bank capital.

<sup>9</sup> The independent auditor's findings present the auditor's opinion regarding whether financial reporting in every significant aspect correctly reflects the actual and true picture. The audit's opinion can be: 1) opinion; 2) conditional opinion; 3) refusal to present an opinion; 4) negative opinion.