

Consolidated main indicators of banking sector activities (Financial Group) (based on 1 April 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	974.346	860.542	409.170	452.935	31.715	110.030	86.171	2.924.909	1.876.285	4.801.194
Cash balances with banks and other credit institutions	3.655.510	2.574.016	926.473	96.116	11.937	35.060	16.314	7.315.426	2.060.944	9.376.370
Loans granted to customers	15.171.356	12.488.627	8.854.168	2.356.550	643.451	435.246	53.283	40.002.681	10.433.388	50.436.069
To public authorities	387.789	921.529	763.509	284.759	1.222			2.358.808	571.967	2.930.775
To state and municipal entities	261.300	558.295	177.783	13.476	1.061	2.457		1.014.372	12.072	1.026.444
To financial institutions	369	24.262	24	28	1.636	14.857	3.082	44.258	465.971	510.229
To private entities	7.969.439	4.593.695	3.805.309	1.836.959	269.892	359.573	41.640	18.876.507	4.304.658	23.181.165
To natural persons	6.552.459	6.390.846	4.107.543	221.328	369.640	58.359	8.561	17.708.736	5.078.720	22.787.456
Debt securities	1.174.018	2.131.444	976.250	1.801.498	323.223	161.337	247.669	6.815.439	662.186	7.477.625
Equity securities	25.200	5.275	4.516	56.330	57		522	91.900	57.036	148.936
Other assets	1.968.444	1.549.156	871.820	550.537	122.608	95.202	10.416	5.168.183	504.981	5.673.164
<b>Total assets</b>	<b>22.968.874</b>	<b>19.609.060</b>	<b>12.042.397</b>	<b>5.313.966</b>	<b>1.132.991</b>	<b>836.875</b>	<b>414.375</b>	<b>62.318.538</b>	<b>15.594.820</b>	<b>77.913.358</b>
Debts to banks and other credit institutions	6.661.258	505.481	4.161.742	49.168	153.113	1.960	1.481	11.534.203	8.133.732	19.667.935
Deposits	13.064.481	14.896.955	6.306.283	4.614.459	767.561	687.032	374.335	40.711.106	7.191.289	47.902.395
Of public authorities	400.830	484.565	403.094	146.079	5.123	6.082		1.445.773	690.732	2.136.505
Of state and municipal entities	166.503	760.075	172.217	29.025	1.483	3.492	1.352	1.134.147	260.108	1.394.255
Of financial institutions	388.367	241.324	21.399	70.311	3.913	3.040	18.368	746.722	168.760	915.482
Of private entities	4.505.163	3.217.974	2.605.756	487.982	389.240	105.452	225.681	11.537.248	4.187.036	15.724.284
Of natural persons	7.603.618	10.193.017	3.103.817	3.881.062	367.802	568.966	128.934	25.847.216	1.884.653	27.731.869
Issued debt securities	95.319	298.432	13.081				2.716	409.548		409.548
Other liabilities	591.475	540.168	112.456	307.358	56.121	69.810	16.303	1.693.691	257.894	1.951.585
Total equity	2.556.341	3.368.024	1.448.835	342.981	156.196	78.073	19.540	7.969.990	11.905	7.981.895
Profit (loss) of the current year	50.265	88.755	14.856	17.173	4.240	734	-311	175.712	7.507	183.219
<b>Total liabilities and equity</b>	<b>22.968.874</b>	<b>19.609.060</b>	<b>12.042.397</b>	<b>5.313.966</b>	<b>1.132.991</b>	<b>836.875</b>	<b>414.375</b>	<b>62.318.538</b>	<b>15.594.820</b>	<b>77.913.358</b>
Return on Assets (RoA), % <sup>3</sup>	0,86	1,81	0,49	1,3	1,53	0,35	-0,3	1,12	0,2	0,94
Return on Equity (RoE), % <sup>4</sup>	7,79	10,69	4,09	20,69	10,73	3,76	-6,32	8,85	-	-
<b>Prudential Requirements to Banks</b>										
Capital adequacy <sup>5</sup>	17,78	26,03	17,53	12,68	20,94	17,60	15,16	19,91	-	-
Liquidity <sup>6</sup>	35,07	38,67	40,11	57,11	46,23	50,00	92,70	39,84	46,57	41,12
Maximum exposure to single borrower <sup>7</sup>	20,50	15,19	9,54	18,28	22,00	17,26	23,56	-	-	-
<b>Other information</b>										
Independent accountant's opinion <sup>8</sup>	Opinion	Opinion	Opinion	Opinion	Opinion	Opinion	Opinion	Opinion	-	Reviews
Link to the licence of the bank	Licence	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> The large exposure requirement (former maximum exposure requirement) — an institution's single borrower exposure or a group of connected clients exposure shall not exceed 25 per cent of capital meeting the institution's requirements or EUR 150 million, subject to which value is larger (for more detail, see Article 395 of the Regulation).

<sup>8</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.

#### Information

The maximum open position in foreign currencies and precious metals indicators as of 1 January 2014 are no longer calculated.