

Consolidated main indicators of banking sector activities (Financial Group) (based on 1 July 2014 data, LTL thousand)										
Item of balance sheet	AB SEB banks	„Swedbank“, AB	AB DNB banks	AB Šiaulių bankas	AB „Citadele“ bankas	UAB Medicinos bankas	AB bankas „FINASTA“	Total banks (7 banks)	Total foreign bank branches (8 branches) ^{1,2}	Banking sector
Cash and cash balances with central banks	1.752.787	1.833.234	382.608	318.857	31.896	115.860	47.501	4.482.743	1.783.869	6.266.612
Cash balances with banks and other credit institutions	3.637.974	1.122.970	1.392.161	158.032	13.604	30.617	16.641	6.371.999	1.325.323	7.697.322
Loans granted to customers	15.220.334	12.693.211	8.979.984	2.410.460	648.680	432.847	50.568	40.436.084	10.600.889	51.036.973
To public authorities	376.821	917.874	777.844	284.874	1.122			2.358.535	586.908	2.945.443
To state and municipal entities	147.048	717.684	127.206	26.283	929	2.178		1.021.328	13.365	1.034.693
To financial institutions	357	72.374	24	28	1.648	15.234	2.767	92.432	500.366	592.798
To private entities	8.141.581	4.528.038	3.894.812	1.871.892	281.822	359.264	39.997	19.117.406	4.421.219	23.538.625
To natural persons	6.554.527	6.457.241	4.180.098	227.383	363.159	56.171	7.804	17.846.383	5.079.031	22.925.414
Debt securities	1.117.756	2.606.273	695.784	1.915.536	355.101	147.892	143.683	6.982.025	649.287	7.631.312
Equity securities	25.200	5.275	4.534	46.811	57	173	603	82.653	62.409	145.062
Other assets	1.989.722	1.502.939	874.846	533.848	128.666	104.143	4.211	5.138.375	614.497	5.752.872
Total assets	23.743.773	19.763.902	12.329.917	5.383.544	1.178.004	831.532	263.207	63.493.879	15.036.274	78.530.153
Debts to banks and other credit institutions	7.286.220	483.942	4.155.449	46.430	133.638	137	1.433	12.107.249	7.112.230	19.219.479
Deposits	13.260.014	15.034.842	6.582.563	4.659.432	822.712	683.519	234.941	41.278.023	7.598.330	48.876.353
Of public authorities	411.596	526.460	531.013	159.461	2.160	5.834		1.636.524	1.199.828	2.836.352
Of state and municipal entities	163.391	724.548	105.176	29.350	2.881	3.521	1.358	1.030.225	56.710	1.086.935
Of financial institutions	569.811	222.978	36.614	80.675	4.162	4.621	20.648	939.509	249.502	1.189.011
Of private entities	4.168.521	3.184.416	2.631.273	502.520	397.637	105.043	79.446	11.068.856	4.187.704	15.256.560
Of natural persons	7.946.695	10.376.440	3.278.487	3.887.426	415.872	564.500	133.489	26.602.909	1.904.586	28.507.495
Issued debt securities	82.764	283.412	8.440					374.616		374.616
Other liabilities	464.225	485.049	117.283	324.211	61.144	70.431	6.752	1.529.095	269.061	1.798.156
Total equity	2.650.550	3.476.657	1.466.182	353.471	160.510	77.445	20.081	8.204.896	56.653	8.261.549
Profit (loss) of the current year	143.799	194.638	32.203	26.645	4.452	425	230	402.392	52.255	454.647
Total liabilities and equity	23.743.773	19.763.902	12.329.917	5.383.544	1.178.004	831.532	263.207	63.493.879	15.036.274	78.530.153
Return on Assets (RoA), % ³	1,23	1,98	0,53	1,00	0,79	0,10	0,12	1,28	0,83	1,17
Return on Equity (RoE), % ⁴	11,09	11,54	4,43	15,67	5,63	1,09	2,34	10,04	-	-
Prudential Requirements to Banks										
Capital adequacy ⁵	18,67	27,16	17,14	12,06	23,43	17,36	18,99	20,41	-	-
Liquidity ⁶	38,9	38,05	40,39	56,96	49,39	48,34	90,50	40,98	44,88	41,62
Maximum exposure to single borrower ⁷	21,51	16,09	11,67	17,98	21,11	17,15	23,61	-	-	-
Other information										
Independent accountant's opinion ⁸	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

^{1,2} 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.

³ 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).

⁴ 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).

⁵ 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.

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

⁷ 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).

⁸ 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.