

**Consolidated main indicators of banking sector activities (Financial Group) (based on 1 April 2014 data, EUR 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) <sup>1,2</sup>	Banking sector
Cash and cash balances with central banks	282.190	249.230	118.504	131.179	9.185	31.867	24.957	847.112	543.410	1.390.522
Cash balances with banks and other credit institutions	1.058.709	745.487	268.325	27.837	3.457	10.154	4.725	2.118.694	596.891	2.715.584
Loans granted to customers	4.393.928	3.616.956	2.564.344	682.504	186.356	126.056	15.432	11.585.577	3.021.718	14.607.295
To public authorities	112.311	266.893	221.127	82.472	354			683.158	165.653	848.811
To state and municipal entities	75.678	161.693	51.490	3.903	307	712		293.782	3.496	297.279
To financial institutions	107	7.027	7	8	474	4.303	893	12.818	134.955	147.773
To private entities	2.308.109	1.330.426	1.102.094	532.020	78.166	104.140	12.060	5.467.014	1.246.715	6.713.729
To natural persons	1.897.723	1.850.917	1.189.627	64.101	107.055	16.902	2.479	5.128.804	1.470.899	6.599.703
Debt securities	340.019	617.309	282.742	521.750	93.612	46.726	71.730	1.973.888	191.712	2.165.670
Equity securities	7.298	1.528	1.308	16.314	17		151	26.616	16.519	43.135
Other assets	570.101	448.667	252.497	159.447	35.510	27.572	3.017	1.496.809	146.253	1.643.062
<b>Total assets</b>	<b>6.652.246</b>	<b>5.679.176</b>	<b>3.487.719</b>	<b>1.539.031</b>	<b>328.137</b>	<b>242.376</b>	<b>120.011</b>	<b>18.048.696</b>	<b>4.516.572</b>	<b>22.565.268</b>
Debts to banks and other credit institutions	1.929.234	146.397	1.205.324	14.240	44.345	568	429	3.340.536	2.355.692	5.696.228
Deposits	3.783.735	4.314.456	1.826.426	1.336.440	222.301	198.978	108.415	11.790.751	2.082.741	13.873.493
Of public authorities	116.088	140.340	116.744	42.307	1.484	1.761		418.725	200.050	618.775
Of state and municipal entities	48.223	220.133	49.877	8.406	430	1.011	392	328.472	75.332	403.804
Of financial institutions	112.479	69.892	6.198	20.363	1.133	880	5.320	216.266	48.876	265.142
Of private entities	1.304.785	931.990	754.679	141.329	112.732	30.541	65.362	3.341.418	1.212.649	4.554.067
Of natural persons	2.202.160	2.952.102	898.928	1.124.033	106.523	164.784	37.342	7.485.871	545.833	8.031.704
Issued debt securities	27.606	86.432	3.789				787	118.613		118.613
Other liabilities	171.303	156.443	32.570	89.017	16.254	20.218	4.722	490.527	74.691	565.218
Total equity	740.368	975.447	419.612	99.334	45.237	22.612	5.659	2.308.269	3.448	2.311.717
Profit (loss) of the current year	14.558	25.705	4.303	4.974	1.228	213	-90	50.890	2.174	53.064
<b>Total liabilities and equity</b>	<b>6.652.246</b>	<b>5.679.176</b>	<b>3.487.719</b>	<b>1.539.031</b>	<b>328.137</b>	<b>242.376</b>	<b>120.011</b>	<b>18.048.696</b>	<b>4.516.572</b>	<b>22.565.268</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	-	-

Prudential Requirements to Banks										
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	-	-	-
Other information										
Independent accountant's opinion <sup>8</sup>	Opinion	Opinion	Opinion	Opinion	Opinion	Opinion	Opinion	Opinion	-	<a href="#">Reviews</a>
Link to the licence of the bank	<a href="#">Licence</a>	<a href="#">Licence</a>	<a href="#">Licence</a>	<a href="#">Licence</a>	<a href="#">Licence</a>	<a href="#">Licence</a>	<a href="#">Licence</a>	<a href="#">Licence</a>	-	-

**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.