

Consolidated main indicators of banking sector activities (Financial Group) (based on 1 July 2015 data, EUR thousand)

Release date: 15 September, 2015

| Item of balance sheet | AB SEB bankas | „Swedbank“, AB | AB DNB bankas | 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 | 145.049 | 1.136.377 | 105.089 | 37.908 | 5.502 | 27.964 | 16.162 | 1.474.051 | 70.072 | 1.544.123 |
| Other demand deposits | 997.606 | 183.622 | 51.924 | 26.015 | 6.894 | | 7.528 | 1.273.589 | 226.608 | 1.500.197 |
| Loans and advances | 4.376.029 | 3.919.641 | 2.750.582 | 813.066 | 184.046 | 123.407 | 6.341 | 12.173.112 | 3.032.598 | 15.205.710 |
| General governments | 125.150 | 513.096 | 280.236 | 92.682 | 158 | 311 | | 1.011.633 | 102.451 | 1.114.084 |
| Other financial corporations | 62 | 5.617 | 9 | 10.528 | 635 | 4.057 | | 20.908 | 140.686 | 161.594 |
| Non-financial corporations | 2.253.760 | 1.459.515 | 1.094.648 | 553.494 | 71.293 | 86.742 | 5.131 | 5.524.583 | 1.283.761 | 6.808.344 |
| Households | 1.997.057 | 1.941.413 | 1.375.689 | 156.362 | 111.960 | 32.297 | 1.210 | 5.615.988 | 1.505.700 | 7.121.688 |
| Debt securities | 333.575 | 454.189 | 83.375 | 536.693 | 122.149 | 38.736 | 40.754 | 1.609.471 | 84.469 | 1.693.940 |
| Equity securities | 7.298 | | 1.846 | 19.297 | 16 | | 232 | 28.689 | 17.605 | 46.294 |
| Other assets | 608.533 | 522.631 | 881.669 | 176.848 | 40.117 | 49.873 | 1.309 | 2.280.980 | 141.267 | 2.422.247 |
| Total assets | 6.468.090 | 6.216.460 | 3.874.485 | 1.609.827 | 358.724 | 239.980 | 72.326 | 18.839.892 | 3.572.619 | 22.412.511 |
| Liabilities to credit institutions | 1.153.951 | 25.636 | 904.329 | 36.150 | 1.046 | 791 | | 2.122.697 | 895.808 | 3.018.505 |
| Deposits | 4.364.746 | 4.967.125 | 2.167.750 | 1.408.265 | 289.776 | 204.696 | 62.889 | 13.465.247 | 2.476.475 | 15.941.722 |
| General governments | 132.183 | 307.076 | 237.533 | 73.444 | 2.894 | 2.808 | 352 | 756.290 | 345.135 | 1.101.425 |
| Other financial corporations | 165.153 | 104.465 | 14.937 | 10.465 | 646 | 1.053 | 6.027 | 302.746 | 73.457 | 376.203 |
| Non-financial corporations | 1.257.534 | 934.688 | 727.355 | 165.112 | 137.295 | 28.946 | 18.924 | 3.269.854 | 1.340.442 | 4.610.296 |
| Households | 2.809.876 | 3.620.896 | 1.187.925 | 1.159.244 | 148.941 | 171.889 | 37.586 | 9.136.357 | 717.441 | 9.853.798 |
| Issued debt securities | 18.318 | 20.559 | | | | | 58 | 38.935 | | 38.935 |
| Other liabilities | 168.944 | 161.407 | 364.718 | 46.735 | 20.848 | 9.750 | 2.349 | 774.751 | 179.970 | 954.721 |
| Total equity | 762.131 | 1.041.733 | 437.688 | 118.677 | 47.054 | 24.743 | 6.236 | 2.438.262 | 20.366 | 2.458.628 |
| Profit (loss) of the current year | 35.177 | 36.227 | 6.207 | 11.440 | 2.798 | 286 | 316 | 92.451 | 16.777 | 109.228 |
| Total liabilities and equity | 6.468.090 | 6.216.460 | 3.874.485 | 1.609.827 | 358.724 | 239.980 | 72.326 | 18.839.892 | 3.572.619 | 22.412.511 |
| Return on Assets (RoA), % ³ | 1,06 | 1,19 | 0,32 | 1,43 | 1,51 | 0,24 | 0,93 | 0,98 | 0,80 | 0,95 |
| Return on Equity (RoE), % ⁴ | 9,26 | 6,96 | 2,85 | 20,18 | 12,02 | 2,47 | 10,13 | 7,62 | - | - |

| Prudential Requirements to Banks | | | | | | | | | | |
|--|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|---|-------------------------|
| Capital adequacy ⁵ | 21,71 | 38,14 | 17,64 | 12,33 | 18,73 | 13,28 | 24,65 | 23,82 | - | - |
| Maximum exposure to single borrower ⁶ | 19,76 | 11,74 | 11,46 | 16,39 | 22,40 | 16,59 | 19,01 | - | - | - |
| Other information | | | | | | | | | | |
| Independent accountant's opinion ⁷ | 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 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).

⁷ 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 auditor's opinion can be: 1) opinion; 2) conditional opinion; 3) refusal to present an opinion; 4) negative opinion.