

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

Release date: 14 December, 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) <sup>1,2</sup>	Banking sector
<b>Debt securities</b>	357.864	369.969	81.767	560.119	123.225	38.769	35.677	1.567.390	87.385	1.654.775
Equity securities	7.298		1.641	18.716	16		154	27.825	17.605	45.430
Derivatives	102.565	15.480	4.685	7.634	1	72	183	130.620	3.485	134.105
<b>Cash</b>	89.636	91.248	79.830	24.635	3.939	24.330	193	313.811	43.040	356.851
<b>Cash balances with central banks</b>	46.501	1.246.658	22.100	17.113	6.739	2.345	13.047	1.354.503	26.367	1.380.870
<b>Funds in credit institutions</b>	1.081.864	208.416	749.194	91.941	11.675	12.866	8.623	2.164.579	209.330	2.373.909
<b>Loans and advances (including leasing)</b>	4.859.321	4.218.515	2.907.873	901.578	227.572	138.632	4.871	13.258.362	2.818.459	16.076.821
General governments	96.888	515.994	280.088	129.615	68	226		1.022.879	105.331	1.128.210
Other financial corporations	756	5.834	398	4.662	647	3.873		16.170	152.170	168.340
Non-financial corporations	2.687.786	1.653.244	1.179.705	572.304	112.707	100.174	3.636	6.309.556	1.553.507	7.863.063
Households	2.073.891	2.043.443	1.447.682	194.997	114.150	34.359	1.235	5.909.757	1.007.451	6.917.208
lending for house purchase	1.777.122	1.600.629	1.123.412	29.348	79.304	3.338		4.613.353	843.222	5.456.575
<b>Other assets</b>	88.459	213.955	113.693	56.067	7.286	22.629	829	502.918	518.064	1.020.982
<b>Total assets</b>	<b>6.633.508</b>	<b>6.364.241</b>	<b>3.960.783</b>	<b>1.677.803</b>	<b>380.453</b>	<b>239.643</b>	<b>63.577</b>	<b>19.320.008</b>	<b>3.723.735</b>	<b>23.043.743</b>
Central banks deposits	19		342.790	15.001		3.000		360.810		360.810
Liabilities to credit institutions	1.345.483	35.962	905.610	45.624	2.946	799	727	2.337.151	798.018	3.135.169
Derivatives	101.972	10.763	7.815	345	8	15	345	121.263	1.850	123.113
<b>Deposits</b>	<b>4.327.442</b>	<b>5.063.609</b>	<b>2.238.931</b>	<b>1.456.714</b>	<b>308.475</b>	<b>204.065</b>	<b>54.705</b>	<b>13.653.941</b>	<b>2.373.436</b>	<b>16.027.377</b>
General governments	132.918	300.646	244.650	76.769	1.793	3.383	354	760.513	385.676	1.146.189
Other financial corporations	150.229	85.267	6.856	15.169	677	919	5.558	264.675	64.738	329.413
Non-financial corporations	1.256.069	1.029.684	797.063	185.952	151.413	29.930	13.418	3.463.529	1.377.381	4.840.910
Households	2.788.226	3.648.012	1.190.362	1.178.824	154.592	169.833	35.375	9.165.224	545.641	9.710.865
Issued debt securities	17.368	19.758		58			58	37.242		37.242
Other liabilities	64.773	168.963	18.437	29.384	21.455	6.332	1.795	311.139	524.101	835.240
<b>Total equity</b>	<b>776.451</b>	<b>1.065.186</b>	<b>447.200</b>	<b>130.677</b>	<b>47.569</b>	<b>25.432</b>	<b>5.947</b>	<b>2.498.462</b>	<b>26.330</b>	<b>2.524.792</b>
Profit (loss) of the current year	49.254	58.827	15.719	17.451	3.607	957	27	145.842	22.742	168.584
<b>Total liabilities and equity</b>	<b>6.633.508</b>	<b>6.364.241</b>	<b>3.960.783</b>	<b>1.677.803</b>	<b>380.453</b>	<b>239.643</b>	<b>63.577</b>	<b>19.320.008</b>	<b>3.723.735</b>	<b>23.043.743</b>

Compliance with prudential requirements										
Total capital ratio <sup>5</sup>	21,68	39,24	17,82	14,52	18,55	13,15	20,34	24,29	-	-
Large exposure ratio <sup>6</sup>	20,73	11,74	11,03	14,50	22,41	21,06	18,80	-	-	-

Profitability ratios										
Return on Assets (RoA), % <sup>3</sup>	1,00	1,25	0,53	1,43	1,26	0,53	0,05	1,02	0,76	0,98
Return on Equity (RoE), % <sup>4</sup>	8,61	7,51	4,79	19,86	10,28	5,36	0,58	7,97	-	-

Other information										
Independent auditor's opinion <sup>7</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> Total 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 (10,5 percent taking into account capital conservation buffer);

<sup>6</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>7</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.