

Consolidated main indicators of banking sector activities (Financial Group) (based on 1 January 2015 audited data, EUR 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	580.085	1.488.036	396.110	108.822	11.659	56.909	679	2.642.300	1.397.775	4.040.075
Cash balances with banks and other credit institutions	252.381	110.441	142.106	50.310	76.668	12.492	3.742	648.141	224.552	872.693
Loans and advances	4.303.272	3.693.838	2.737.217	759.019	180.141	115.562	9.804	11.798.853	2.943.187	14.742.040
General governments	132.812	516.531	312.739	105.919	266	469		1.068.736	70.915	1.139.651
Other financial corporations	2.490	6.328	9	3.625	534	3.890		17.077	112.850	129.928
Non-financial corporations	2.191.953	1.272.309	1.084.561	546.330	66.039	96.181	6.956	5.264.329	1.260.242	6.524.570
Households	1.975.816	1.898.670	1.339.909	103.145	113.302	15.021	2.848	5.448.711	1.499.180	6.947.891
Debt securities	423.290	536.741	231.625	500.884	123.012	31.660	46.329	1.893.541	183.572	2.077.113
Equity securities	7.298		1.816	19.262	17		189	28.582	17.605	46.187
Other assets	1.178.849	461.412	257.316	176.565	35.823	28.135	1.865	2.139.964	211.448	2.351.412
<b>Total assets</b>	<b>6.745.176</b>	<b>6.290.468</b>	<b>3.766.190</b>	<b>1.614.862</b>	<b>427.320</b>	<b>244.758</b>	<b>62.608</b>	<b>19.151.382</b>	<b>4.978.138</b>	<b>24.129.520</b>
Debts to banks and other credit institutions	1.271.662	65.622	1.201.409	9.447	70.646	6.150	236	2.625.171	2.104.012	4.729.183
Deposits	4.469.507	5.005.701	2.100.949	1.438.859	293.377	209.443	53.188	13.571.026	2.700.719	16.271.745
General governments	135.726	232.229	165.098	49.836	2.374	2.799	248	588.310	569.014	1.157.324
Other financial corporations	131.865	116.558	10.313	29.201	612	395	5.341	294.284	61.781	356.065
Non-financial corporations	1.453.086	1.038.567	710.661	184.826	150.102	34.217	11.627	3.583.086	1.379.218	4.962.304
Households	2.748.830	3.618.347	1.214.879	1.174.996	140.289	172.033	35.971	9.105.346	690.706	9.796.052
Issued debt securities	20.965	35.052	60				58	56.135	56.135	56.135
Other liabilities	190.993	116.271	32.313	58.770	17.983	6.714	3.206	426.251	149.988	576.238
Total equity	792.049	1.067.821	431.459	107.786	45.314	22.450	5.920	2.472.799	23.420	2.496.219
Profit (loss) of the current year	65.530	107.966	16.150	11.079	241	-9.836	119	191.249	22.146	213.396
<b>Total liabilities and equity</b>	<b>6.745.176</b>	<b>6.290.468</b>	<b>3.766.190</b>	<b>1.614.862</b>	<b>427.320</b>	<b>244.758</b>	<b>62.608</b>	<b>19.151.382</b>	<b>4.978.138</b>	<b>24.129.520</b>
Return on Assets (RoA), % <sup>3</sup>	0,97	1,84	0,45	0,70	0,07	-4,10	0,24	1,03	0,48	0,92
Return on Equity (RoE), % <sup>4</sup>	8,54	10,71	3,81	10,91	0,53	-50,59	3,33	8,05	-	-

  

Prudential Requirements to Banks										
Capital adequacy <sup>5</sup>	20,47	29,89	16,60	12,25	15,09	12,31	15,69	21,29	-	-
Liquidity <sup>6</sup>	32,92	42,77	38,28	55,58	61,36	50,81	89,61	40,17	58,28	43,58
Maximum exposure to single borrower <sup>7</sup>	21,87	16,73	15,02	17,10	22,60	20,51	22,99	-	-	-
Other information										
Independent accountant's opinion <sup>8</sup>	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.