

Main indicators of banking sector activities (based on 1 January 2013 data, LTL thousand)										
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 (9 branches) <sup>1,2</sup>	Banking sector
Cash and cash balances with central banks	1.446.326	2.170.503	535.163	195.207	50.548	92.907	26.155	4.516.809	1.315.396	5.832.205
Cash balances with banks and other credit institutions	2.673.171	1.935.525	1.020.319	30.718	71.117	45.189	10.027	5.786.066	1.795.791	7.581.857
Loans granted to customers	16.400.604	12.780.242	8.964.368	2.052.826	606.780	489.013	56.823	41.350.656	11.519.445	52.870.101
To public authorities	443.240	102.177	671.856	105.881	524			1.323.678	563.663	1.887.341
To state and municipal entities	486.971	703.357	141.922	4.259	1.330			1.337.839	25.219	1.363.058
To financial institutions	731.684	1.232.908	287.988	216.806	1.410	25.721	408	2.496.925	347.017	2.843.942
To private entities	7.931.292	4.552.205	3.956.549	1.565.953	201.464	386.978	40.944	18.635.385	5.365.309	24.000.694
To natural persons	6.807.417	6.189.595	3.906.053	159.927	402.052	76.314	15.471	17.556.829	5.218.237	22.775.066
Debt securities	1.067.340	1.405.671	670.591	527.413	274.994	182.981	263.189	4.392.179	788.282	5.180.461
Equity securities	309.360	428.906	202.177	53.992	3.381	59.924	634	1.058.374	43.810	1.102.184
Other assets	686.826	180.715	188.055	71.310	21.677	19.228	6.984	1.174.795	516.696	1.691.491
<b>Total assets</b>	<b>22.583.627</b>	<b>18.901.562</b>	<b>11.580.673</b>	<b>2.931.466</b>	<b>1.028.497</b>	<b>889.242</b>	<b>363.812</b>	<b>58.278.879</b>	<b>15.979.420</b>	<b>74.258.299</b>
Debts to banks and other credit institutions	6.368.066	624.191	3.856.378	96.596	82.643	33.971	3.217	11.065.062	9.264.329	20.329.391
Deposits	12.816.799	14.797.837	5.871.003	2.175.559	730.809	694.508	313.794	37.400.309	6.213.264	43.613.573
Of public authorities	304.409	513.991	312.615	98.796	3.229	4.918		1.237.958	678.864	1.916.822
Of state and municipal entities	187.487	892.391	115.639	51.960	895	4.013	697	1.253.082	154.644	1.407.726
Of financial institutions	423.409	359.618	49.632	22.685	7.970	5.145	23.346	891.805	176.773	1.068.578
Of private entities	4.395.287	3.167.060	2.480.268	385.021	413.606	132.899	215.106	11.189.247	3.651.257	14.840.504
Of natural persons	7.506.207	9.864.777	2.912.849	1.617.097	305.109	547.533	74.645	22.828.217	1.551.726	24.379.943
Issued debt securities	561.016	423.730	70.558	22.912		15.705	14.484	1.108.405		1.108.405
Other liabilities	562.407	354.354	385.754	317.543	42.730	70.451	13.035	1.746.274	390.215	2.136.489
Total equity	2.275.339	2.701.450	1.396.980	318.856	172.315	74.607	19.282	6.958.829	111.612	7.070.441
Profit (loss) of the current year	126.287	334.198	88.428	14.872	11.757	4.139	-1.455	578.226	143.502	721.728
<b>Total liabilities and equity</b>	<b>22.583.627</b>	<b>18.901.562</b>	<b>11.580.673</b>	<b>2.931.466</b>	<b>1.028.497</b>	<b>889.242</b>	<b>363.812</b>	<b>58.278.879</b>	<b>15.979.420</b>	<b>74.258.299</b>
Return on Assets (RoA), % <sup>3</sup>	0,54	1,84	0,80	0,53	1,21	0,49	-0,44	1,00	0,94	0,99
Return on Equity (RoE), % <sup>4</sup>	5,7	13,4	6,5	4,8	7,4	5,6	-8,8	8,7	-	-

Prudential Requirements to Banks										
Capital adequacy <sup>5</sup>	13,37	15,78	14,32	12,81	22,51	14,07	11,57	14,41	-	-
Liquidity <sup>6</sup>	35,21	39,28	43,01	42,78	44,76	48,75	84,06	38,97	49,02	40,77
Maximum exposure to single borrower <sup>7</sup> to single borrower (≤25%)	21,46	16,35	18,46	22,33	15,28	20,87	23,40	-	-	-
(≤75%)	39,96	65,31	56,18	72,76	-	-	8,72	-	-	-
Maximum open position in foreign currency and precious metals <sup>8</sup> overall open position (≤25%)	0,30	0,07	0,19	1,02	6,62	2,70	0,96	0,35	-	-
open position in one currency (≤15%)	0,16	0,03	0,14	0,46	6,62	0,75	0,70	-	-	-
currency	USD	SEK	NOK	NOK	LVL	USD	USD	-	-	-
Other information										
Independent accountant's opinion <sup>9</sup>	Opinion	Opinion	Opinion	Opinion	Opinion	Opinion	Opinion	Opinion	-	Reviews
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> Maximum exposure ratio means that the amount of loans granted to a single borrower may not exceed 25 per cent of bank capital. The amount of loans granted by the bank to its parent company, other subsidiary companies of this parent company or its own subsidiary companies may not exceed 75 per cent of bank capital for each borrower, if the Bank of Lithuania conducts the supervision of the whole financial group on a consolidated basis. If the Bank of Lithuania does not conduct the supervision of the whole financial group on a consolidated basis, the amount of loans granted by the bank to its parent company, other subsidiary companies of this parent company or its own subsidiary companies may not exceed 20 per cent of bank capital for each borrower.

<sup>8</sup> - Maximum open position in foreign currency and precious metals: the overall open position in foreign currency (excluding euro) may not exceed 25 per cent of bank capital, whereas the ratio of the open position in one currency (excluding euro) or precious metals may not exceed 15 per cent of bank capital.

<sup>9</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.