

Banking sector at the end of Q3 2023



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Market participants



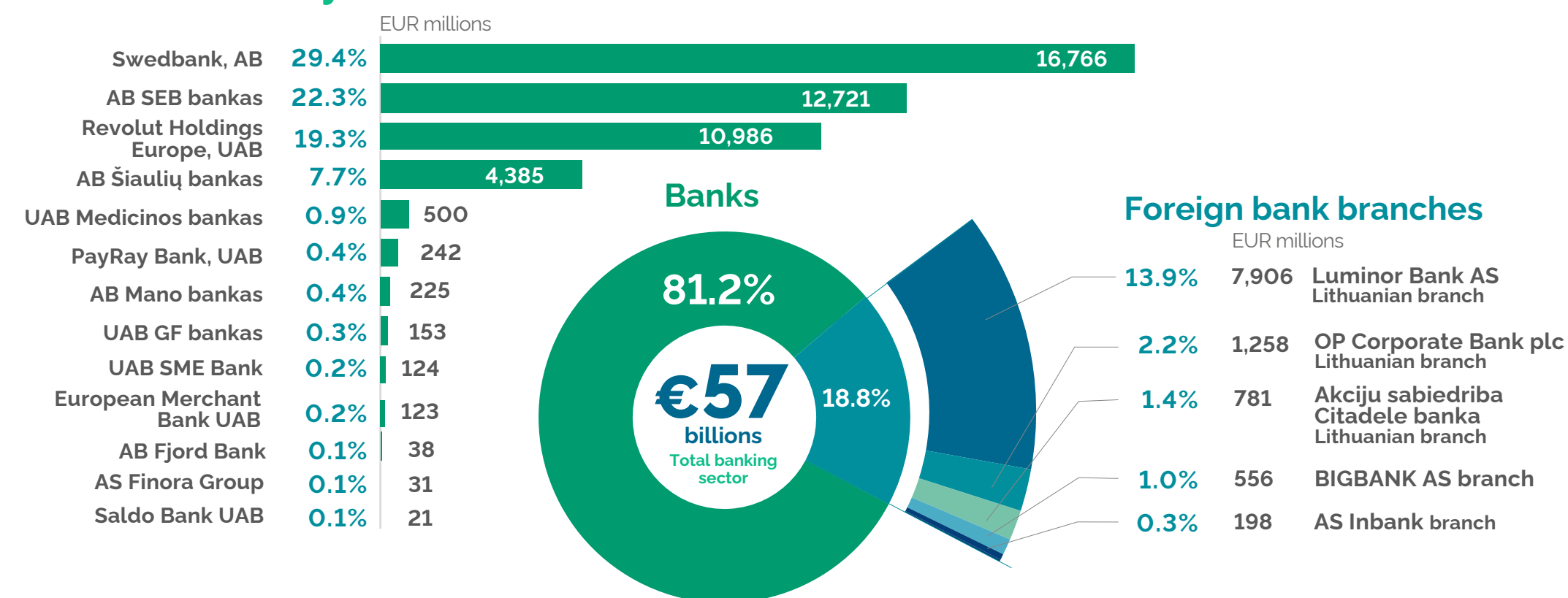
13 banks



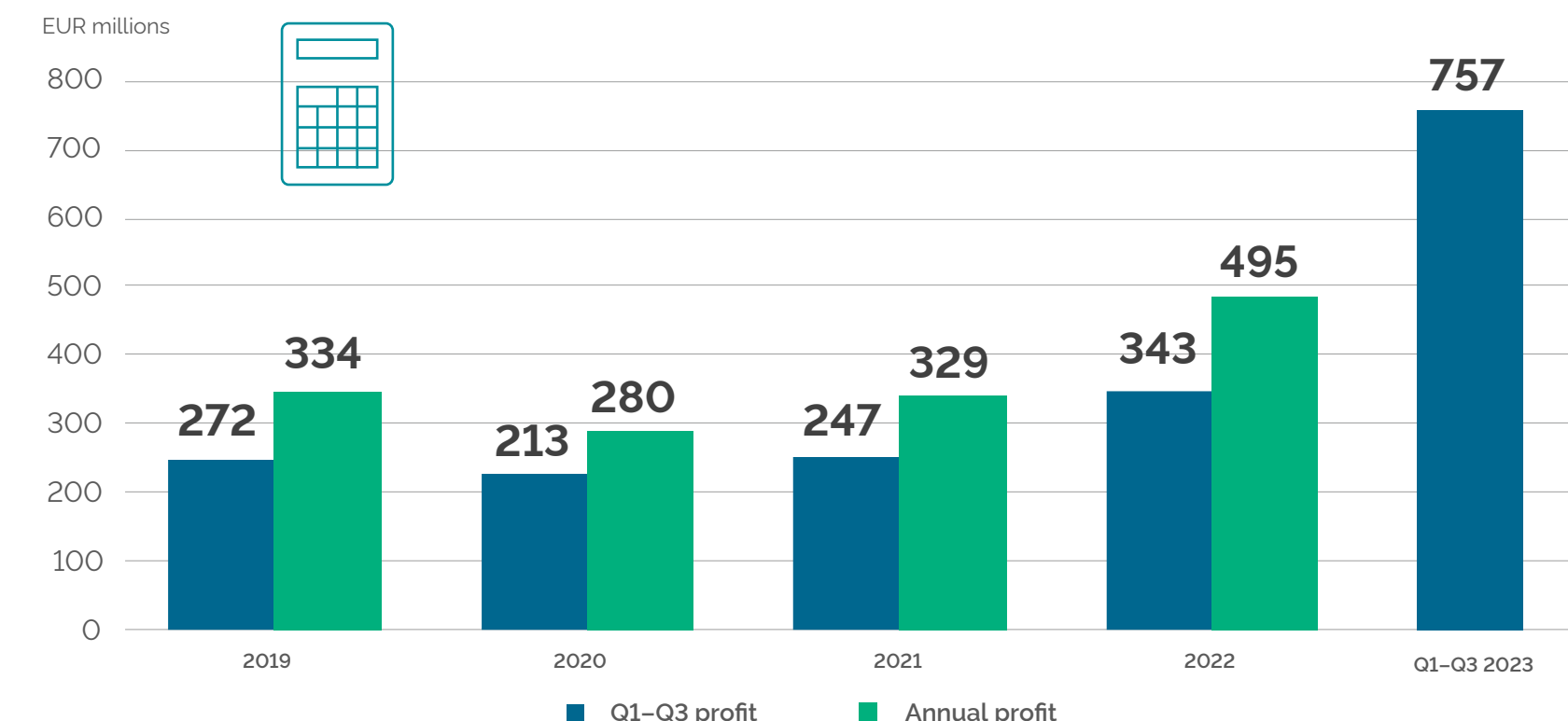
5 foreign bank branches

Assets

Market share by assets



Profit

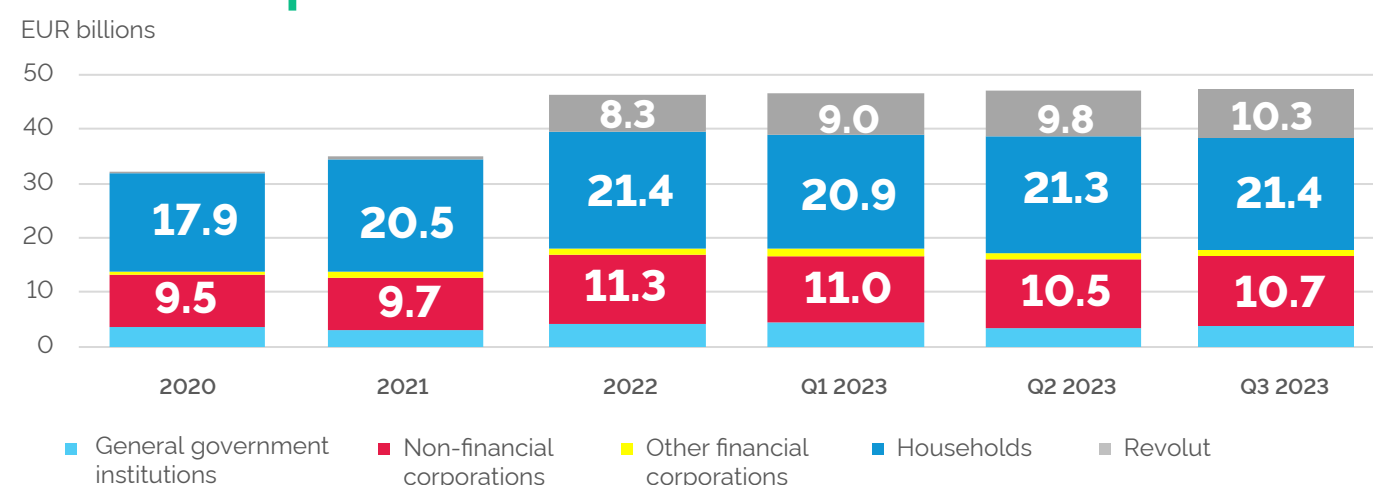


>> The banking sector continued to record exceptionally high profits

Source: Bank of Lithuania

Deposit and loan dynamics in Lithuania

Deposits



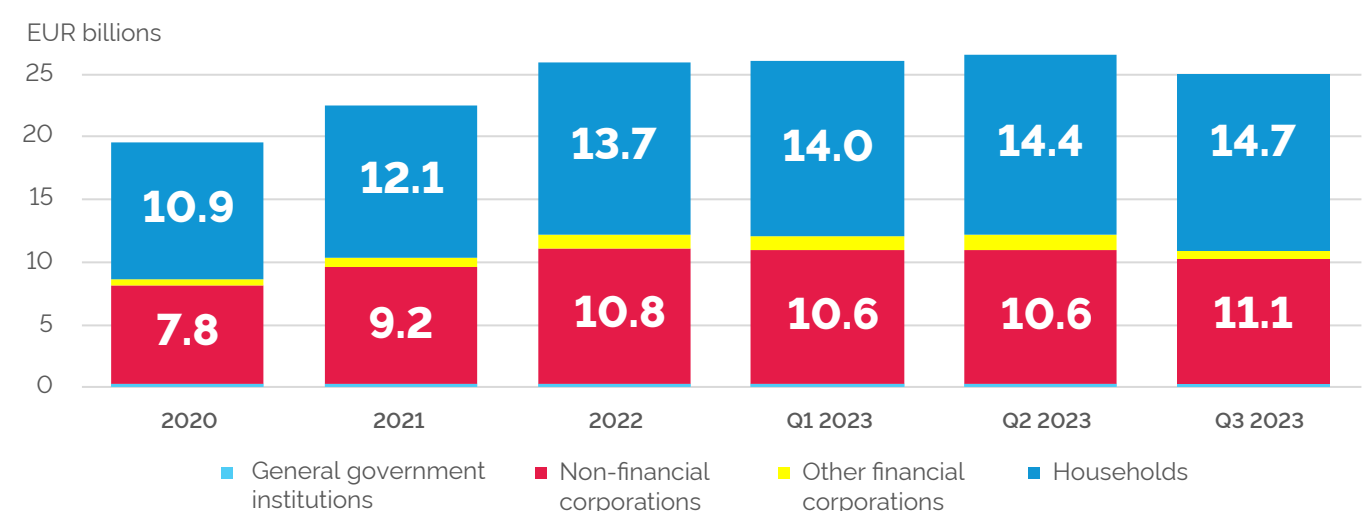
+0.5%*

Households (Q3 2023)

>> In Q3 2023, resident deposits increased by €0.1 billion, or 0.5%*

*Non-resident deposits of Revolut Bank UAB are eliminated.

Loans

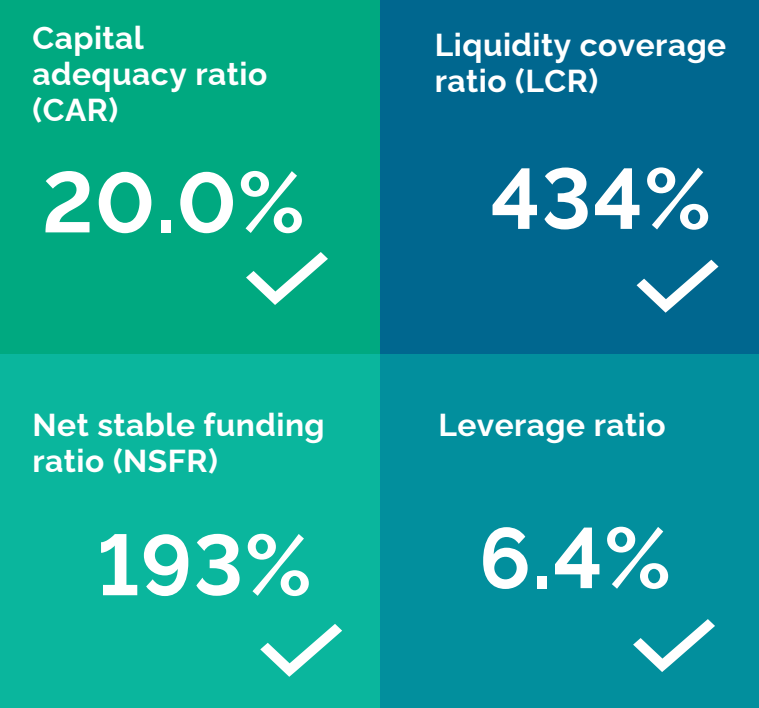


+1.4%

Housing loans (Q3 2023)

>> Loans to non-financial corporations and households recorded the biggest growth during the quarter

Compliance with prudential requirements

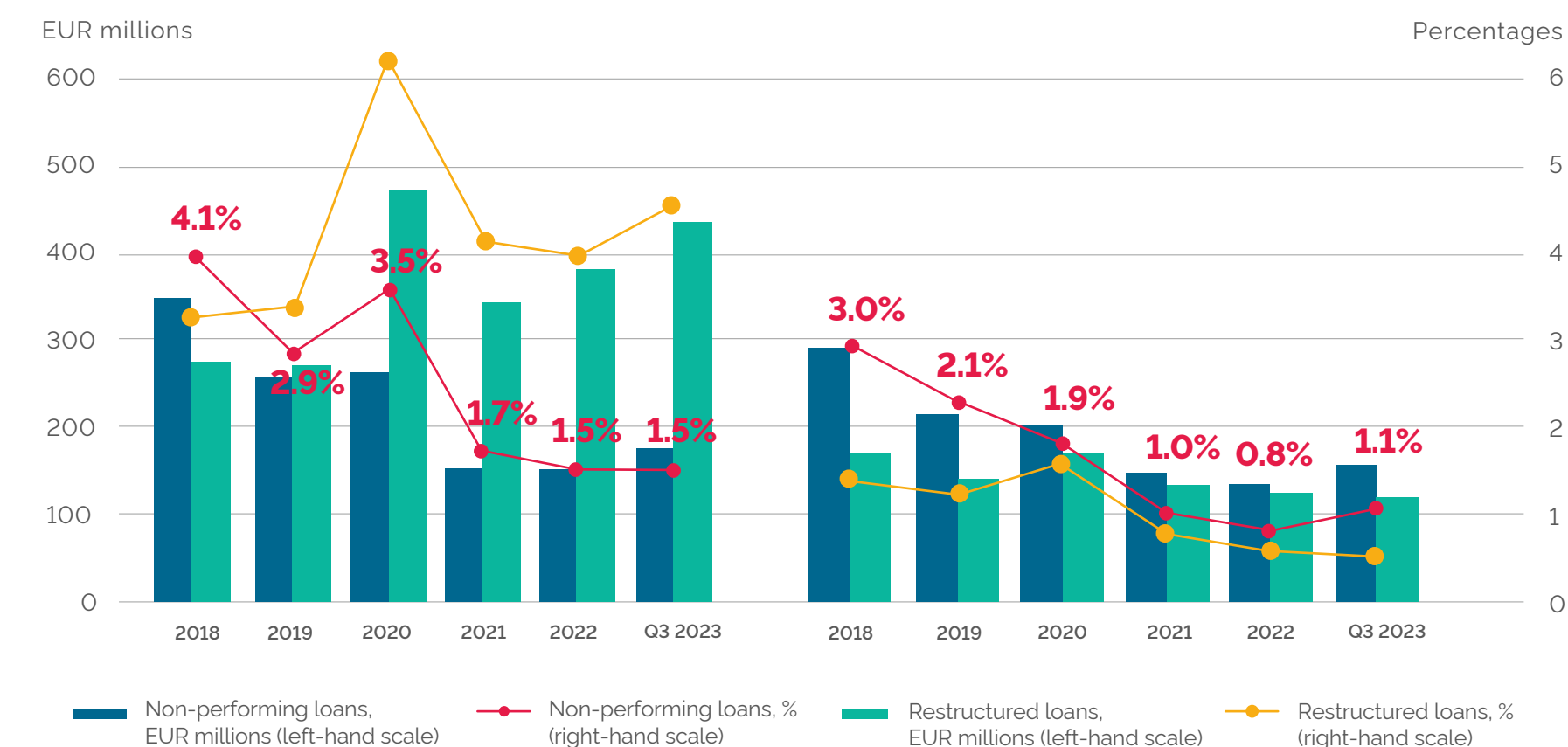


- >> Bank capital adequacy level remained high
- >> Bank liquidity also remained high, all banks had a high liquidity buffer
- >> The leverage ratio was more than twice the minimum level

Loan quality 2018–Q2 2023

Non-financial corporations

Households



>> So far, no significant adverse impact on the quality of the loan portfolio has been observed

Source: Bank of Lithuania