

Consolidated main indicators of banking sector activities (Financial Group) (based on 1 October 2014 data, LTL thousand)										
Item of balance sheet	AB SEB banks	„Swedbank“, AB	AB DNB banks	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
Cash and cash balances with central banks	856.311	2.593.739	382.989	241.630	32.205	126.359	20.203	4.253.436	2.549.884	6.803.320
Cash balances with banks and other credit institutions	3.920.961	873.978	1.167.426	127.183	35.167	33.553	7.898	6.166.166	1.325.192	7.491.358
Loans and advances	14.939.391	12.932.758	9.216.860	2.526.659	626.327	398.226	38.278	40.678.449	10.717.288	51.395.737
General governments	452.013	1.728.489	889.773	325.821	1.018			3.397.114	489.658	3.886.772
Other financial corporations	6.399	22.376	30	26.713	1.769	14.792		72.079	474.278	546.357
Non-financial corporations	7.644.779	4.662.829	3.718.372	1.953.878	226.368	333.905	29.903	18.570.034	4.575.693	23.145.727
Households	6.836.200	6.519.064	4.608.685	220.247	397.082	49.569	8.375	18.639.222	5.177.659	23.816.881
Debt securities	1.252.536	2.237.456	754.343	1.913.423	352.103	144.681	159.039	6.813.581	643.699	7.457.280
Equity securities	25.200		4.605	37.494	57		690	68.046	62.409	130.455
Other assets	2.639.510	1.415.768	980.498	593.927	138.773	95.225	11.722	5.875.473	634.977	6.510.450
<b>Total assets</b>	<b>23.633.909</b>	<b>20.053.699</b>	<b>12.506.721</b>	<b>5.440.316</b>	<b>1.184.632</b>	<b>798.044</b>	<b>237.830</b>	<b>63.855.151</b>	<b>15.933.449</b>	<b>79.788.600</b>
Debts to banks and other credit institutions	6.729.745	333.211	4.316.746	44.047	107.098	9.722	326	11.540.905	7.251.625	18.792.530
Deposits	13.587.838	15.483.921	6.599.036	4.799.078	839.200	682.928	201.016	42.193.017	8.110.333	50.303.350
General governments	431.918	919.806	635.961	196.200	4.937	6.001	1.363	2.196.186	1.072.980	3.269.166
Other financial corporations	560.394	401.387	35.421	150.918	3.312	4.173	22.317	1.177.922	397.500	1.575.422
Non-financial corporations	4.325.149	3.703.149	2.294.054	539.236	378.986	99.476	49.751	11.389.801	4.622.611	16.012.412
Households	8.270.377	10.459.579	3.633.600	3.912.724	451.965	573.278	127.585	27.429.108	2.017.242	29.446.350
Issued debt securities	74.464	246.920	8.540				201	322.822		322.822
Other liabilities	519.191	387.729	109.409	237.377	76.966	31.139	15.076	1.376.887	496.193	1.873.080
Total equity	2.722.671	3.601.918	1.472.990	359.814	161.368	74.255	21.211	8.414.227	75.298	8.489.525
Profit (loss) of the current year	214.840	290.699	39.011	33.667	5.602	-37.171	1.182	547.830	70.900	618.730
<b>Total liabilities and equity</b>	<b>23.633.909</b>	<b>20.053.699</b>	<b>12.506.721</b>	<b>5.440.316</b>	<b>1.184.632</b>	<b>798.044</b>	<b>237.830</b>	<b>63.855.151</b>	<b>15.933.449</b>	<b>79.788.600</b>
Return on Assets (RoA), % <sup>3</sup>	1.22	1.96	0.43	0.84	0.65	-6.03	0.48	1.16	0.62	1.05
Return on Equity (RoE), % <sup>4</sup>	10.92	11.31	3.56	12.99	4.69	-77.18	7.86	9.00	-	-

Prudential Requirements to Banks										
Capital adequacy <sup>5</sup>	18,83	28,51	17,11	12,08	21,58	12,88	15,31	20,69	-	-
Liquidity <sup>6</sup>	38,36	37,21	38,36	54,96	49,56	49,80	88,76	39,99	43,01	40,56
Maximum exposure to single borrower <sup>7</sup>	21,28	15,88	13,04	17,78	62,90*	22,04	22,54	-	-	-
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	-	-	-

\* On 1 October the Republic of Lithuania government securities position in US dollars of AB Citadele bankas exceeded the Bank of Lithuania's established minimum limit (25%); however, the bank took urgent action and sold part of these securities; as a result, the limit to large exposure declined to 21.8 per cent (according to the data as of 13 November 2014).

#### 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.

#### Information

The maximum open position in foreign currencies and precious metals indicators as of 1 January 2014 are no longer calculated.