

Consolidated main indicators of banking sector activities (Financial Group) (based on 1 January 2015 audited data, LTL 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) ^{1,2}	Banking sector
Cash and cash balances with central banks	2,002,919	5,137,890	1,367,690	375,740	40,256	196,495	2,344	9,123,334	4,826,237	13,949,571
Cash balances with banks and other credit institutions	871,422	381,332	490,662	173,710	264,719	43,134	12,922	2,237,901	775,333	3,013,234
Loans and advances	14,858,336	12,754,085	9,451,064	2,620,740	621,992	399,013	33,850	40,739,080	10,162,237	50,901,317
General governments	458,573	1,783,479	1,079,824	365,716	920	1,620		3,690,132	244,856	3,934,988
Other financial corporations	9,287	21,851	31	12,518	1,845	13,432		58,964	389,650	448,614
Non-financial corporations	7,568,377	4,393,028	3,744,771	1,886,367	228,018	332,095	24,018	18,176,674	4,351,362	22,528,036
Households	6,822,099	6,555,727	4,626,438	356,139	391,209	51,866	9,832	18,813,310	5,176,369	23,989,679
Debt securities	1,461,535	1,853,259	799,754	1,729,454	424,737	109,314	159,966	6,538,019	633,838	7,171,857
Equity securities	25,200		6,272	66,508	57		651	98,688	60,785	159,473
Other assets	4,070,330	1,593,162	888,460	609,643	123,688	97,145	6,441	7,388,869	730,086	8,118,955
Total assets	23,289,742	21,719,728	13,003,902	5,575,795	1,475,449	845,101	216,174	66,125,891	17,188,516	83,314,407
Debts to banks and other credit institutions	4,390,793	226,581	4,148,224	32,618	243,926	21,235	815	9,064,192	7,264,731	16,328,923
Deposits	15,432,315	17,283,686	7,254,158	4,968,093	1,012,973	723,166	183,647	46,858,038	9,325,042	56,183,080
General governments	468,635	801,841	570,049	172,075	8,198	9,663	856	2,031,317	1,964,691	3,996,008
Other financial corporations	455,302	402,453	35,607	100,824	2,112	1,364	18,443	1,016,105	213,316	1,229,421
Non-financial corporations	5,017,217	3,585,964	2,453,769	638,167	518,273	118,143	40,146	12,371,679	4,762,165	17,133,844
Households	9,491,161	12,493,428	4,194,733	4,057,027	484,390	593,996	124,202	31,438,937	2,384,870	33,823,807
Issued debt securities	72,387	121,028	207				200	193,822		193,822
Other liabilities	659,461	401,462	111,570	202,921	62,091	23,183	11,071	1,471,759	517,877	1,989,636
Total equity	2,734,786	3,686,971	1,489,743	372,163	156,459	77,517	20,441	8,538,080	80,866	8,618,946
Profit (loss) of the current year	226,263	372,785	55,764	38,253	831	-33,962	412	660,346	76,467	736,813
Total liabilities and equity	23,289,742	21,719,728	13,003,902	5,575,795	1,475,449	845,101	216,174	66,125,891	17,188,516	83,314,407
Return on Assets (RoA), % ³	0.97	1.84	0.45	0.70	0.07	-4.10	0.15	1.03	0.48	0.92
Return on Equity (RoE), % ⁴	8.54	10.71	3.81	10.91	0.52	-50.59	2.04	8.05	-	-
Prudential Requirements to Banks										
Capital adequacy ⁵	20.47	29.89	16.60	12.25	15.09	12.31	15.81	21.29	-	-
Liquidity ⁶	32.92	42.77	38.28	55.58	61.36	50.81	89.01	40.17	58.28	43.58
Maximum exposure to single borrower ⁷	21.87	16.73	15.02	17.10	22.60	20.51	22.99	-	-	-
Other information										
Independent accountant's opinion ⁸	Opinion	Opinion	Opinion	Opinion	Opinion	Opinion	Opinion	-	-	Reviews
Link to the licence of the bank	Licence	Licence	Licence	Licence	Licence	Licence	Licence	-	-	-

Notes

^{1,2} 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.

³ 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).

⁴ 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).

⁵ 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.

⁶ Liquidity ratio specifies that the ratio of a bank's liquid assets and current liabilities may not be lower than 30 per cent.

⁷ 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).

⁸ 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.