

Consolidated main indicators of banking sector activities (Financial Group) (based on 1 January 2014 data, EUR 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) ^{1,2}	Banking sector
Cash and cash balances with central banks	391.989	585.991	139.853	115.335	10.067	39.824	15.001	1.298.060	539.969	1.838.029
Cash balances with banks and other credit institutions	1.093.930	180.966	255.877	25.702	15.301	7.881	3.032	1.582.690	335.442	1.918.132
Loans granted to customers	4.399.845	3.636.652	2.616.389	735.614	180.359	131.660	15.389	11.715.907	3.059.316	14.775.224
To public authorities	118.465	269.730	232.005	84.042	438			704.679	197.844	902.523
To state and municipal entities	77.053	163.527	51.788	3.639	308	793		297.108	4.573	301.680
To financial institutions	119	7.081	5	7	473	4.378	1.083	13.144	126.165	139.310
To private entities	2.291.574	1.350.743	1.154.686	582.246	69.884	108.583	12.291	5.570.006	1.257.784	6.827.790
To natural persons	1.912.635	1.845.572	1.177.906	65.680	109.256	17.906	2.016	5.130.971	1.472.951	6.603.921
Debt securities	339.995	809.389	253.432	486.168	73.822	43.860	83.498	2.090.165	191.363	2.281.527
Equity securities	7.298	18.482	46.849	14.722	17	21.302	291	108.961	16.519	125.480
Other assets	601.477	423.264	162.251	144.649	34.641	10.281	1.379	1.377.942	151.831	1.529.773
Total assets	6.834.535	5.654.745	3.474.651	1.522.190	314.206	254.808	118.590	18.173.726	4.294.440	22.468.165
Debts to banks and other credit institutions	2.078.842	175.350	1.210.504	15.691	54.820	6.250	430	3.541.887	2.182.204	5.724.091
Deposits	3.830.262	4.322.619	1.807.931	1.328.296	198.696	201.592	108.680	11.798.076	1.989.128	13.787.204
Of public authorities	99.915	134.024	70.123	29.553	1.052	2.068		336.735	113.419	450.154
Of state and municipal entities	49.323	194.170	51.267	9.867	673	292		305.805	26.142	331.947
Of financial institutions	89.418	60.174	9.881	21.664	1.645	818	6.380	189.981	42.748	232.729
Of private entities	1.323.850	958.982	747.169	147.739	103.833	33.655	64.703	3.379.930	1.271.962	4.651.892
Of natural persons	2.267.755	2.975.269	929.491	1.119.473	91.953	164.378	37.306	7.585.625	534.858	8.120.483
Issued debt securities	34.047	76.753	3.899			6.174	787	121.660		121.660
Other liabilities	135.870	131.050	30.410	85.254	14.403	18.650	2.945	418.583	91.106	509.689
Total equity	755.516	948.972	421.907	92.948	46.287	22.142	5.750	2.293.521	32.001	2.325.522
Profit (loss) of the current year	61.526	113.597	16.855	2.457	1.780	690	-584	196.320	31.225	227.545
Total liabilities and equity	6.834.535	5.654.745	3.474.651	1.522.190	314.206	254.808	118.590	18.173.726	4.294.440	22.468.165
Return on Assets (RoA), % ³	0,92	2,00	0,50	0,17	0,61	0,27	-0,49	1,1	0,74	1,02
Return on Equity (RoE), % ⁴	8,46	12,77	4,1	2,65	3,74	3,09	-10,43	8,94	-	-

Prudential Requirements to Banks										
Capital adequacy ⁵	15,59	22,3	16,75	11,60	17,48	15,4	16,33	17,57	-	-
Liquidity ⁶	38,84	38,36	39,79	53,51	42,68	49,65	91,13	40,77	43,24	41,19
Maximum exposure to single borrower ⁷	18,94	18,09	13,84	19,38	20,49	17,76	22,96	-	-	-
to single borrower (≤25%)										
(≤75%)	-	-	17,85	-	-	-	11,79	-	-	-
Maximum open position in foreign currency and precious metals ⁸										
overall open position (≤25%)	0,33	0,12	0,39	2,02	0,21	6,66	1,66	0,44	-	-
open position in one currency (≤15%)	0,24	0,10	0,17	0,53	0,05	2,48	1,56	-	-	-
currency	LVL	SEK	LVL	USD	LVL	LVL	LVL	-	-	-
Other information										
Independent accountant's opinion ⁹	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 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.

⁸ 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.

⁹ 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.