

Consolidated main indicators of banking sector activities (Financial Group) (based on 1 July 2014 data, EUR 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	507.642	530.941	110.811	92.347	9.238	33.555	13.757	1.298.292	516.644	1.814.936
Cash balances with banks and other credit institutions	1.053.630	325.235	403.198	45.769	3.940	8.867	4.820	1.845.458	383.840	2.229.299
Loans granted to customers	4.408.113	3.676.208	2.600.783	698.117	187.871	125.361	14.646	11.711.099	3.070.230	14.781.329
To public authorities	109.135	265.835	225.279	82.505	325			683.079	169.980	853.059
To state and municipal entities	42.588	207.856	36.841	7.612	269	631		295.797	3.871	299.668
To financial institutions	103	20.961	7	8	477	4.412	801	26.770	144.916	171.686
To private entities	2.357.965	1.311.410	1.128.016	542.137	81.621	104.050	11.584	5.536.783	1.280.474	6.817.257
To natural persons	1.898.322	1.870.146	1.210.640	65.855	105.178	16.268	2.260	5.168.670	1.470.989	6.639.659
Debt securities	323.725	754.829	201.513	554.778	102.844	42.832	41.613	2.022.134	188.047	2.210.181
Equity securities	7.298	1.528	1.313	13.557	17	50	175	23.938	18.075	42.013
Other assets	576.263	435.281	253.373	154.613	37.264	30.162	1.220	1.488.176	177.971	1.666.147
Total assets	6.876.672	5.724.022	3.570.991	1.559.182	341.174	240.828	76.230	18.389.098	4.354.806	22.743.904
Debts to banks and other credit institutions	2.110.235	140.159	1.203.501	13.447	38.704	40	415	3.506.502	2.059.844	5.566.346
Deposits	3.840.366	4.354.391	1.906.442	1.349.465	238.274	197.961	68.044	11.954.942	2.200.628	14.155.570
Of public authorities	119.206	152.473	153.792	46.183	626	1.690		473.970	347.494	821.464
Of state and municipal entities	47.321	209.844	30.461	8.500	834	1.020	393	298.374	16.424	314.798
Of financial institutions	165.029	64.579	10.604	23.365	1.205	1.338	5.980	272.101	72.261	344.361
Of private entities	1.207.287	922.271	762.069	145.540	115.164	30.423	23.009	3.205.762	1.212.843	4.418.605
Of natural persons	2.301.522	3.005.225	949.515	1.125.876	120.445	163.491	38.661	7.704.735	551.606	8.256.341
Issued debt securities	23.970	82.082	2.444					108.496		108.496
Other liabilities	134.449	140.480	33.968	93.898	17.709	20.398	1.956	442.857	77.925	520.782
Total equity	767.652	1.006.909	424.636	102.372	46.487	22.430	5.816	2.376.302	16.408	2.392.710
Profit (loss) of the current year	41.647	56.371	9.327	7.717	1.289	123	67	116.541	15.134	131.675
Total liabilities and equity	6.876.672	5.724.022	3.570.991	1.559.182	341.174	240.828	76.230	18.389.098	4.354.806	22.743.904
Return on Assets (RoA), % ³	1,23	1,98	0,53	1,00	0,79	0,10	0,12	1,28	0,83	1,17
Return on Equity (RoE), % ⁴	11,09	11,54	4,43	15,67	5,63	1,09	2,34	10,04	-	-
Prudential Requirements to Banks										
Capital adequacy ⁵	18,67	27,16	17,14	12,06	23,43	17,36	18,99	20,41	-	-
Liquidity ⁶	38,9	38,05	40,39	56,96	49,39	48,34	90,50	40,98	44,88	41,62
Maximum exposure to single borrower ⁷	21,51	16,09	11,67	17,98	21,11	17,15	23,61	-	-	-
Other information										
Independent accountant's opinion ⁸	Opinion	Opinion	Opinion	Opinion	Opinion	Opinion	Opinion	Opinion	-	Reviews
Link to the licence of the bank	Licence	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.

Information

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