

Consolidated main indicators of banking sector activities (Financial Group) (based on 1 October 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	248.005	751.199	110.921	69.981	9.327	36.596	5.851	1.231.880	738.497	1.970.378
Cash balances with banks and other credit institutions	1.135.589	253.122	338.110	36.835	10.185	9.718	2.287	1.785.845	383.802	2.169.647
Loans and advances	4.326.747	3.745.586	2.669.387	731.771	181.397	115.334	11.086	11.781.293	3.103.941	14.885.234
General governments	130.912	500.605	257.696	94.364	295			983.872	141.815	1.125.687
Other financial corporations	1.853	6.481	9	7.737	512	4.284		20.876	137.360	158.236
Non-financial corporations	2.214.081	1.350.449	1.076.915	565.882	65.561	96.706	8.661	5.378.254	1.325.212	6.703.466
Households	1.979.900	1.888.051	1.334.767	63.788	115.003	14.356	2.426	5.398.292	1.499.554	6.897.846
Debt securities	362.759	648.012	218.473	554.166	101.976	41.903	46.061	1.973.349	186.428	2.159.778
Equity securities	7.298	0	1.334	10.859	17		200	19.707	18.075	37.782
Other assets	764.455	410.035	283.972	172.013	40.191	27.579	3.395	1.701.655	183.902	1.885.557
Total assets	6.844.853	5.807.953	3.622.197	1.575.624	343.093	231.130	68.880	18.493.730	4.614.646	23.108.376
Debts to banks and other credit institutions	1.949.069	96.505	1.250.216	12.757	31.018	2.816	94	3.342.477	2.100.216	5.442.693
Deposits	3.935.310	4.484.453	1.911.213	1.389.909	243.049	197.790	58.218	12.219.942	2.348.915	14.568.857
General governments	125.092	266.394	184.187	56.823	1.430	1.738	395	636.059	310.756	946.816
Other financial corporations	162.301	116.250	10.259	43.709	959	1.209	6.463	341.150	115.124	456.274
Non-financial corporations	1.252.650	1.072.506	664.404	156.174	109.762	28.810	14.409	3.298.714	1.338.801	4.637.515
Households	2.395.267	3.029.303	1.052.363	1.133.203	130.898	166.033	36.951	7.944.019	584.234	8.528.252
Issued debt securities	21.566	71.513	2.473	68.749	22.291	9.018	58	93.496	93.496	93.496
Other liabilities	150.368	112.294	31.687	68.749	22.291	9.018	4.366	398.774	143.707	542.481
Total equity	788.540	1.043.188	426.607	104.209	46.735	21.506	6.143	2.436.929	21.808	2.458.736
Profit (loss) of the current year	62.222	84.192	11.298	9.751	1.622	-10.765	342	158.663	20.534	179.197
Total liabilities and equity	6.844.853	5.807.953	3.622.197	1.575.624	343.093	231.130	68.880	18.493.730	4.614.646	23.108.376
Return on Assets (RoA), % ³	1.22	1.96	0.43	0.84	0.65	-6.03	0.48	1.16	0.62	1.05
Return on Equity (RoE), % ⁴	10.92	11.31	3.56	12.99	4.69	-77.18	7.86	9.00	-	-

Prudential Requirements to Banks										
Capital adequacy ⁵	18,83	28,51	17,11	12,08	21,58	12,88	15,31	20,69	-	-
Liquidity ⁶	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 ⁷	21,28	15,88	13,04	17,78	62,90*	22,04	22,54	-	-	-
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	-	-	-

* 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

^{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.