

Consolidated main indicators of banking sector activities (Financial Group) (based on 1 January 2016 audited data, EUR thousand)

Release date: 3 May, 2016

Item of balance sheet	AB SEB bankas	„Swedbank“, AB	AB DNB bankas	AB Šiaulių bankas	AB „Citadele“ bankas	UAB Medicinos bankas	Total banks (6 banks)	Total foreign bank branches (7 branches) ^{1,2}	Banking sector
Debt securities	423.944	504.691	107.700	555.047	128.276	33.619	1.753.277	82.826	1.836.103
Equity securities	23.164		12.449	22.128	16		57.757	15.375	73.132
Derivatives	109.623	12.503	5.801	9.292	8	41	137.268	1.746	139.014
Cash	133.257	95.709	85.054	25.133	4.533	24.327	368.013	38.729	406.742
Cash balances with central banks	947.895	1.749.185	23.000	26.934	24.357	1.550	2.772.921	27.658	2.800.579
Funds in credit institutions	265.494	67.322	665.795	62.663	4.310	19.059	1.084.643	221.576	1.306.219
Loans and advances (including leasing)	4.875.417	4.020.173	2.899.531	916.714	236.593	143.965	13.092.393	2.786.820	15.879.213
General governments	86.665	268.824	288.441	137.583	3.987	3.748	789.248	114.880	904.128
Other financial corporations	724	5.284	180	5.992	659	5.118	17.957	145.667	163.624
Non-financial corporations	2.672.485	1.640.656	1.147.738	554.110	113.314	102.805	6.231.108	1.508.442	7.739.550
Households	2.115.543	2.105.409	1.463.172	219.029	118.633	32.294	6.054.080	1.017.831	7.071.911
lending for house purchase	1.817.779	1.643.904	1.141.465	31.380	77.842	3.235	4.715.605	853.517	5.569.122
Other assets	86.540	218.020	110.805	49.715	6.527	20.792	492.399	503.406	995.805
Total assets	6.865.334	6.667.603	3.910.135	1.667.626	404.620	243.353	19.758.671	3.678.136	23.436.807
Central banks deposits	17		342.834			3.000	345.851		345.851
Liabilities to credit institutions	1.092.934	15.267	741.427	35.156	13.998	1.310	1.900.092	741.163	2.641.255
Derivatives	109.031	9.210	5.550	136	6	16	123.949	1.354	125.303
Deposits	4.769.626	5.398.549	2.343.727	1.454.227	325.668	208.965	14.500.762	2.391.259	16.892.021
General governments	190.699	219.951	207.745	67.884	2.477	3.093	691.849	386.370	1.078.219
Other financial corporations	176.495	135.043	7.489	8.266	625	640	328.558	43.444	372.002
Non-financial corporations	1.428.223	1.094.734	864.821	206.234	150.426	35.345	3.779.783	1.399.625	5.719.408
Households	2.974.209	3.948.821	1.263.672	1.171.843	172.140	169.887	9.700.572	561.820	10.262.392
Issued debt securities	16.643	25.781		58		131	42.613		42.613
Other liabilities	74.987	126.445	15.157	42.035	17.774	4.391	280.789	517.351	798.140
Total equity	802.096	1.092.351	461.440	136.014	47.174	25.540	2.564.615	27.009	2.591.624
Profit (loss) of the current year	61.313	85.291	19.159	21.594	3.419	1.064	191.840	23.461	215.301
Total liabilities and equity	6.865.334	6.667.603	3.910.135	1.667.626	404.620	243.353	19.758.671	3.678.136	23.436.807

Compliance with prudential requirements									
Total capital ratio ³	22,57	40,01	18,12	14,82	17,39	14,19	24,85	-	-
Large exposure ratio ⁴	18,62	11,74	11,64	14,39	23,13	19,98	-	-	-

Profitability ratios									
Return on Assets (RoA), % ⁵	0,93	1,34	0,48	1,31	0,91	0,44	1,00	0,64	0,94
Return on Equity (RoE), % ⁶	9,16	9,30	4,99	20,73	8,33	5,06	8,96	-	-

Other information									
Independent auditor's opinion ⁷	Opinion	Opinion	Opinion	Opinion	Opinion	Opinion	-	-	Reviews
Link to the licence of the bank	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 Total 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 (10,5 percent taking into account capital conservation buffer)

⁴ 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).

⁵ 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).

⁶ 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).

⁷ 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.