

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

Release date: 14 June, 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) <sup>1,2</sup>	Banking sector
Debt securities	318.256	326.919	97.918	584.286	123.269	34.332	1.484.980	65.398	1.550.378
Equity securities	27.215		11.846	21.928	16		61.005	15.375	76.380
Derivatives	94.768	15.165	6.383	6.591	28	4	122.939	1.767	124.706
Cash	125.975	95.343	86.810	24.775	4.639	22.545	360.087	36.379	396.466
Cash balances with central banks	51.165	1.411.611	41.308	16.536	18.997	4.412	1.544.029	28.448	1.572.477
Funds in credit institutions	1.237.589	102.618	783.070	47.880	2.028	11.884	2.185.069	188.583	2.373.652
Loans and advances (including leasing)	4.955.970	4.082.174	2.861.527	944.341	255.953	145.728	13.245.693	3.263.621	16.509.314
General governments	78.295	265.080	284.092	135.009	4.015	4.496	770.987	125.850	896.837
Other financial corporations	739	4.246	367	6.895	627	3.834	16.708	458.589	475.297
Non-financial corporations	2.746.004	1.664.562	1.109.569	586.260	133.600	104.500	6.344.495	1.645.509	7.990.004
Households	2.130.932	2.148.286	1.467.499	216.177	117.711	32.898	6.113.503	1.033.673	7.147.176
lending for house purchase	1.838.578	1.674.060	1.155.791	32.817	76.393	3.107	4.780.746	868.187	5.648.933
Other assets	77.942	139.886	104.278	34.865	6.675	20.659	384.305	488.325	872.630
<b>Total assets</b>	<b>6.888.880</b>	<b>6.173.716</b>	<b>3.993.140</b>	<b>1.681.202</b>	<b>411.605</b>	<b>239.564</b>	<b>19.388.107</b>	<b>4.087.896</b>	<b>23.476.003</b>
Central banks deposits	11		342.877		1	3.500	346.389		346.389
Liabilities to credit institutions	1.163.098	14.461	870.567	44.599	23.728	908	2.117.361	1.393.197	3.510.558
Derivatives	93.200	10.437	7.586	1.097	24	27	112.371	2.640	115.011
Deposits	4.732.071	5.395.970	2.279.241	1.438.420	318.785	203.377	14.367.864	2.149.227	16.517.091
General governments	179.680	250.842	291.963	73.141	3.435	2.834	801.895	186.345	988.240
Other financial corporations	170.890	105.332	12.378	7.304	615	547	297.066	70.073	367.139
Non-financial corporations	1.471.935	1.196.629	786.498	207.318	128.865	32.995	3.824.240	1.340.552	5.164.792
Households	2.909.566	3.843.167	1.188.402	1.150.657	185.870	167.001	9.444.663	552.257	9.996.920
Issued debt securities	14.415	23.983		58			38.456		38.456
Other liabilities	157.931	105.124	28.401	42.608	20.351	5.849	360.264	530.618	890.882
Total equity	728.154	623.741	464.468	154.420	48.716	25.903	2.045.402	12.214	2.057.616
Profit (loss) of the current year	11.292	21.754	3.128	18.296	1.200	369	56.039	5.008	61.047
<b>Total liabilities and equity</b>	<b>6.888.880</b>	<b>6.173.716</b>	<b>3.993.140</b>	<b>1.681.202</b>	<b>411.605</b>	<b>239.564</b>	<b>19.388.107</b>	<b>4.087.896</b>	<b>23.476.003</b>

Compliance with prudential requirements									
Total capital ratio <sup>3</sup>	20,47	23,85	18,76	16,12	17,09	14,02	20,22	-	-
Large exposure ratio <sup>4</sup>	19,28	18,81	10,47	13,35	19,20	22,44	-	-	-

Profitability ratios									
Return on Assets (RoA), % <sup>5</sup>	0,67	1,37	0,32	4,41	1,23	0,61	1,16	0,53	1,06
Return on Equity (RoE), % <sup>6</sup>	5,90	10,14	2,70	50,40	10,01	5,74	9,72	-	-

Other information									
Independent auditor's opinion <sup>7</sup>	<a href="#">Opinion</a>	<a href="#">Opinion</a>	<a href="#">Opinion</a>	<a href="#">Opinion</a>	<a href="#">Opinion</a>	<a href="#">Opinion</a>	-	-	<a href="#">Reviews</a>
Link to the licence of the bank	<a href="#">Licence</a>	<a href="#">Licence</a>	<a href="#">Licence</a>	<a href="#">Licence</a>	<a href="#">Licence</a>	<a href="#">Licence</a>	-	-	-

## Notes

<sup>1,2</sup> 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.

<sup>3</sup> 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)

<sup>4</sup> 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).

<sup>5</sup> 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).

<sup>6</sup> 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).

<sup>7</sup> 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.