

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

Release date: 13 September, 2016

Item of balance sheet	AB SEB banks	„Swedbank“, AB	AB DNB banks	AB Šiaulių banks	AB „Citadele“ banks	UAB Medicinos banks	Total banks (6 banks)	Total foreign bank branches (7 branches) ^{1,2}	Banking sector
Debt securities	369.930	331.322	86.835	577.321	140.532	33.525	1.539.465	64.922	1.604.387
Equity securities	10.321		1.851	20.217	16		32.405	15.375	47.780
Derivatives	112.872	15.095	9.021	8.747	13	169	145.917	2.006	147.923
Cash	111.357	123.350	88.934	27.202	3.905	20.751	375.499	33.436	408.935
Cash balances with central banks	50.201	1.441.867	42.708	15.894	15.099	1.680	1.567.449	34.400	1.601.849
Funds in credit institutions	1.161.307	100.235	712.847	32.968	1.910	21.493	2.030.760	67.532	2.098.292
Loans and advances (including leasing)	5.124.274	4.525.109	2.987.408	986.226	266.599	147.272	14.036.888	3.573.062	17.609.950
General governments	68.399	157.407	342.328	146.978	4.034	4.736	723.882	210.855	934.737
Other financial corporations	716	3.766	397	5.307	637	3.811	14.634	517.440	532.074
Non-financial corporations	2.860.467	1.755.769	1.133.363	614.344	142.638	103.640	6.610.221	1.795.520	8.405.741
Households	2.194.692	2.608.167	1.511.320	219.597	119.290	35.085	6.688.151	1.049.247	7.737.398
lending for house purchase	1.884.097	2.085.794	1.185.951	34.353	74.872	3.297	5.268.364	880.820	6.149.184
Other assets	90.482	88.044	92.682	33.341	6.132	20.828	331.509	42.747	374.256
Total assets	7.030.744	6.625.022	4.022.286	1.701.916	434.206	245.718	20.059.892	3.833.480	23.893.372
Central banks deposits	15		300.000	11.000	1	8.000	319.016		319.016
Liabilities to credit institutions	1.267.424	12.676	952.371	37.659	27.261	1.099	2.298.490	1.851.194	4.149.684
Derivatives	112.669	11.470	8.019	445		21	132.624	3.055	135.679
Deposits	4.811.623	5.829.763	2.271.137	1.439.284	335.926	204.884	14.892.617	1.886.955	16.779.572
General governments	178.854	429.541	364.315	78.511	3.968	2.378	1.057.567	119.053	1.176.620
Other financial corporations	180.661	149.120	11.416	3.793	638	227	345.855	53.514	399.369
Non-financial corporations	1.403.769	1.146.416	689.506	203.013	128.740	33.434	3.604.878	1.146.362	4.751.240
Households	3.048.339	4.104.686	1.205.900	1.153.967	202.580	168.845	9.884.317	568.026	10.452.343
Issued debt securities	10.478	20.319		59			30.856		30.856
Other liabilities	83.783	102.323	25.556	51.125	21.649	5.701	290.137	112.258	402.395
Total equity	744.752	648.471	465.203	162.344	49.369	26.013	2.096.152	-19.982	2.076.170
Profit (loss) of the current year	44.462	46.008	13.814	27.154	1.453	473	133.364	-27.189	106.175
Total liabilities and equity	7.030.744	6.625.022	4.022.286	1.701.916	434.206	245.718	20.059.892	3.833.480	23.893.372

Compliance with prudential requirements									
Total capital ratio ³	19,24	22,04	18,39	15,99	18,40	13,72	19,32	-	-
Large exposure ratio ⁴	21,89	19,04	10,86	13,43	20,06	16,40	-	-	-
Profitability ratios									
Return on Assets (RoA), % ⁵	1,30	1,42	0,70	3,23	0,71	0,39	1,36	-1,42	0,91
Return on Equity (RoE), % ⁶	11,84	12,32	5,96	35,78	5,99	3,66	12,19	-	-

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 % taking into account capital conservation buffer of 2,5 %)

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 * K. Explanation: average on RoA is calculated for a quarter, half-year, nine months, a year- depending on the period. K - coefficient of a respective quarter (quarter - 4, half-year -2, nine months - 4/3, a year - 1).

⁶ Return on Equity = (profit (loss) of the current period / average equity) * 100 * K. Explanations: Average equity is calculated for a quarter, half-year, nine months, a year- depending on the period; K - coefficient of a respective quarter (quarter - 4, half-year -2, nine months - 4/3, a year - 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 and 4) negative opinion.