

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

Release date: 14 December, 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	404.422	306.473	120.511	559.486	144.006	38.274	1.573.172	61.007	1.634.179
Equity securities	10.426		3.175	20.215	16		33.832	15.375	49.207
Derivatives	99.713	13.490	10.760	7.174	2	10	131.149	2.043	133.192
Cash	121.697	116.075	83.692	28.196	5.136	21.545	376.341	42.383	418.724
Cash balances with central banks	54.517	1.573.678	23.307	24.957	24.487	25.170	1.726.116	27.703	1.753.819
Funds in credit institutions	1.324.061	52.121	778.491	41.297	2.816	12.772	2.211.558	127.836	2.339.394
Loans and advances (including leasing)	5.284.875	4.615.619	3.044.546	1.054.127	279.436	143.538	14.422.141	3.658.233	18.080.374
General governments	54.358	158.261	337.902	141.813	3.579	4.531	700.444	216.630	917.074
Other financial corporations	2.710	3.431	472	5.300	641	3.913	16.467	533.825	550.292
Non-financial corporations	2.970.224	1.789.957	1.155.251	658.969	156.012	99.227	6.829.640	1.841.447	8.671.087
Households	2.257.583	2.663.970	1.550.921	248.045	119.204	35.867	6.875.590	1.066.331	7.941.921
lending for house purchase	1.930.456	2.126.306	1.210.057	35.753	74.003	3.254	5.379.829	894.729	6.274.558
Other assets	75.233	89.666	81.776	31.977	7.254	19.403	305.309	39.815	345.124
Total assets	7.374.944	6.767.122	4.146.258	1.767.429	463.153	260.712	20.779.618	3.974.395	24.754.013
Central banks deposits	14		300.000		1	5.500	305.515		305.515
Liabilities to credit institutions	1.596.671	9.894	951.353	46.967	29.087	883	2.634.855	1.760.979	4.395.834
Derivatives	99.102	10.273	9.010	267	40	51	118.743	3.018	121.761
Deposits	4.829.020	5.970.731	2.396.976	1.491.470	363.868	205.253	15.257.318	2.121.209	17.378.527
General governments	176.606	418.103	406.416	98.810	5.673	3.410	1.109.018	149.020	1.258.038
Other financial corporations	161.288	187.157	11.371	11.336	691	381	372.224	43.805	416.029
Non-financial corporations	1.464.175	1.232.778	762.198	232.096	137.419	30.712	3.859.378	1.365.320	5.224.698
Households	3.026.951	4.132.693	1.216.991	1.149.228	220.085	170.750	9.916.698	563.064	10.479.762
Issued debt securities	8.724	9.901		59			18.684		18.684
Other liabilities	74.934	89.144	17.967	55.338	19.615	22.655	279.653	105.283	384.936
Total equity	766.479	677.179	470.952	173.328	50.542	26.370	2.164.850	-16.094	2.148.756
Profit (loss) of the current year	65.883	73.991	20.312	38.007	2.119	830	201.142	-23.300	177.842
Total liabilities and equity	7.374.944	6.767.122	4.146.258	1.767.429	463.153	260.712	20.779.618	3.974.395	24.754.013

Compliance with prudential requirements									
Total capital ratio ³	19,38	21,99	17,92	17,80	17,99	14,65	19,41	-	-
Large exposure ratio ⁴	21,29	17,61	10,84	11,50	23,26	16,19	-	-	-
Liquidity coverage ratio ⁵	173,5	258,6	165,2	306,6	134,6	334,8	231,8	-	-

Profitability ratios									
Return on Assets (RoA), % ⁶	1,25	1,50	0,67	2,97	0,66	0,45	1,34	-0,80	0,99
Return on Equity (RoE), % ⁷	11,68	13,72	5,82	32,25	5,77	4,26	12,37	-	-

Other information									
Independent auditor's opinion ⁸	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 Liquidity coverage ratio may not be lower than 100 per cent.

⁶ 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).

⁷ 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).

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 and 4) negative opinion.