

## Main indicators of banking sector activities (based on 1 July 2016 data, EUR thousand)

Release date: 13 September, 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	369.841	331.322	85.565	576.918	140.532	33.525	1.537.703	64.922	1.602.625
Equity securities	13.192	178.248	48.950	32.892	1.582	15.501	290.365	15.375	305.740
Derivatives	112.872	15.095	9.021	8.228	13	169	145.398	2.006	147.404
Cash	111.357	123.349	88.934	27.128	3.905	20.751	375.424	33.436	408.860
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	100.233	712.847	30.246	1.823	21.481	2.027.937	67.532	2.095.469
Loans and advances (including leasing)	5.124.329	4.411.376	2.999.329	988.833	266.171	146.099	13.936.137	3.573.062	17.509.199
General governments	68.399	154.104	342.328	146.633	4.034	4.736	720.234	210.855	931.089
Other financial corporations	771	393.790	397	92.701	44.656	3.811	536.126	517.440	1.053.566
Non-financial corporations	2.860.467	1.301.557	1.145.284	586.304	102.340	102.721	6.098.673	1.795.520	7.894.193
Households	2.194.692	2.561.925	1.511.320	163.195	115.141	34.831	6.581.104	1.049.247	7.630.351
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	90.188	28.494	42.699	15.644	5.769	9.790	192.584	42.747	235.331
<b>Total assets</b>	<b>7.033.287</b>	<b>6.629.984</b>	<b>4.030.053</b>	<b>1.695.783</b>	<b>434.894</b>	<b>248.996</b>	<b>20.072.997</b>	<b>3.833.480</b>	<b>23.906.477</b>
Central banks deposits	15		300.000	11.000	1	8.000	319.016		319.016
Liabilities to credit institutions	1.267.424	11.676	952.371	37.659	27.261	1.099	2.297.490	1.851.194	4.148.684
Derivatives	112.669	11.470	8.019	445		21	132.624	3.055	135.679
Deposits	4.815.627	5.829.819	2.277.143	1.440.102	335.949	208.210	14.906.850	1.886.955	16.793.805
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	184.665	149.174	11.638	4.610	661	227	350.975	53.514	404.489
Non-financial corporations	1.403.769	1.146.418	695.290	203.014	128.740	36.760	3.613.991	1.146.362	4.760.353
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	62.617	86.187	24.566	67.186	22.448	5.635	268.639	112.258	380.897
<b>Total equity</b>	<b>743.494</b>	<b>670.513</b>	<b>467.954</b>	<b>160.295</b>	<b>49.235</b>	<b>26.031</b>	<b>2.117.522</b>	<b>-19.982</b>	<b>2.097.540</b>
Profit (loss) of the current year	45.076	40.519	18.556	28.606	1.318	493	134.568	-27.189	107.379
<b>Total liabilities and equity</b>	<b>7.033.287</b>	<b>6.629.984</b>	<b>4.030.053</b>	<b>1.695.783</b>	<b>434.894</b>	<b>248.996</b>	<b>20.072.997</b>	<b>3.833.480</b>	<b>23.906.477</b>

Compliance with prudential requirements									
Total capital ratio <sup>3</sup>	19,18	22,06	18,26	15,55	17,20	13,74	19,25	-	-
Large exposure ratio <sup>4</sup>	21,95	17,67	10,88	13,72	20,06	18,46	-	-	-
Profitability ratios									
Return on Assets (RoA), % <sup>5</sup>	1,31	1,26	0,93	3,45	0,65	0,40	1,37	-1,42	0,92
Return on Equity (RoE), % <sup>6</sup>	12,03	10,50	7,99	38,18	5,45	3,82	12,18	-	-

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

<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 \* 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).

<sup>6</sup> Return on Equity = (profit (loss) of the current period / average equity) \* 100 \* K. Explanation: 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).

<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 and 4) negative opinion.