

Activities of financial market participants

Banking Activity Review

Q2 2026

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Q2 2026

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Prudential Supervision Department

Contact details:
info@lb.lt
+370 800 50 500

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Gedimino pr. 6, LT-01103 Vilnius
www.lb.lt/en/

Market participants

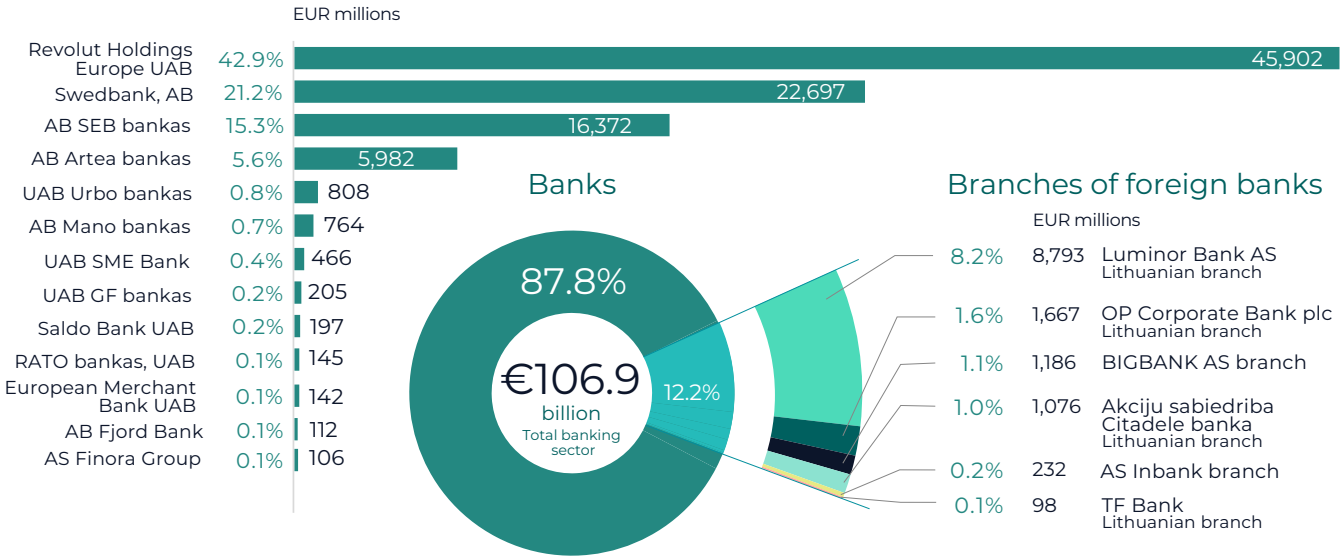
13
banks



6
branches of
foreign banks



Market share by assets

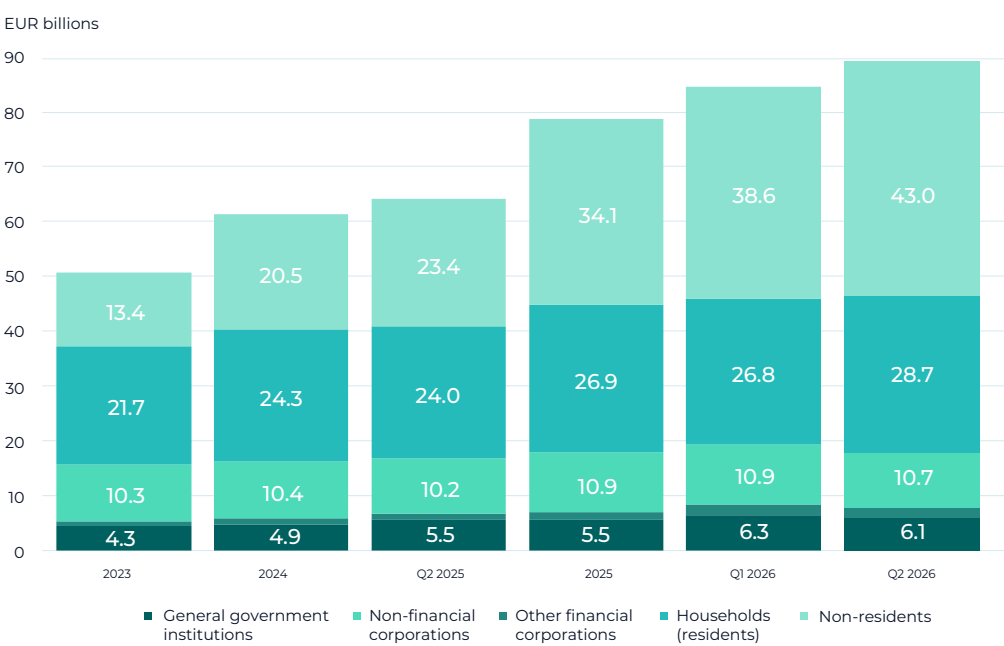


Performance of banks and branches of foreign banks in Lithuania

Deposits



+7.0%
(+€1.9 billion)
(Households, Q2 2026)

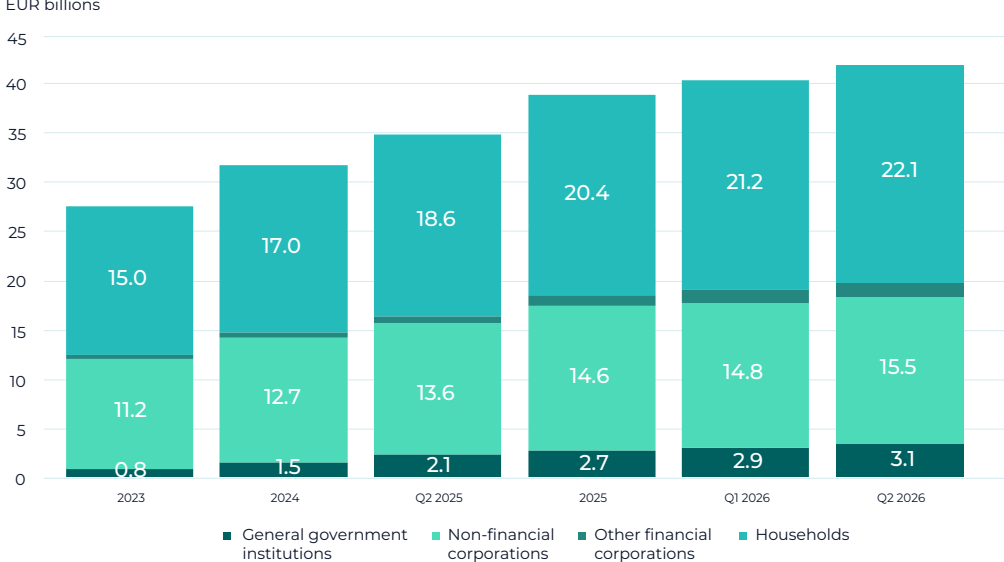


>> Non-resident deposits recorded the strongest growth over the quarter. Household deposits also increased quite significantly, as a sizeable share of the population opted out of the second-pillar pension system.

Loans



+3.1%
(+€0.5 billion)
Housing loans
(Q2 2026)



>> Lending continued to grow, with loans to households (4.2%) and non-financial corporations (4.4%) recording the strongest growth over the quarter.

Compliance with prudential requirements

23.6%



Capital adequacy ratio (CAR)

346%



Liquidity coverage ratio (LCR)

200%



Net stable funding ratio (NSFR)

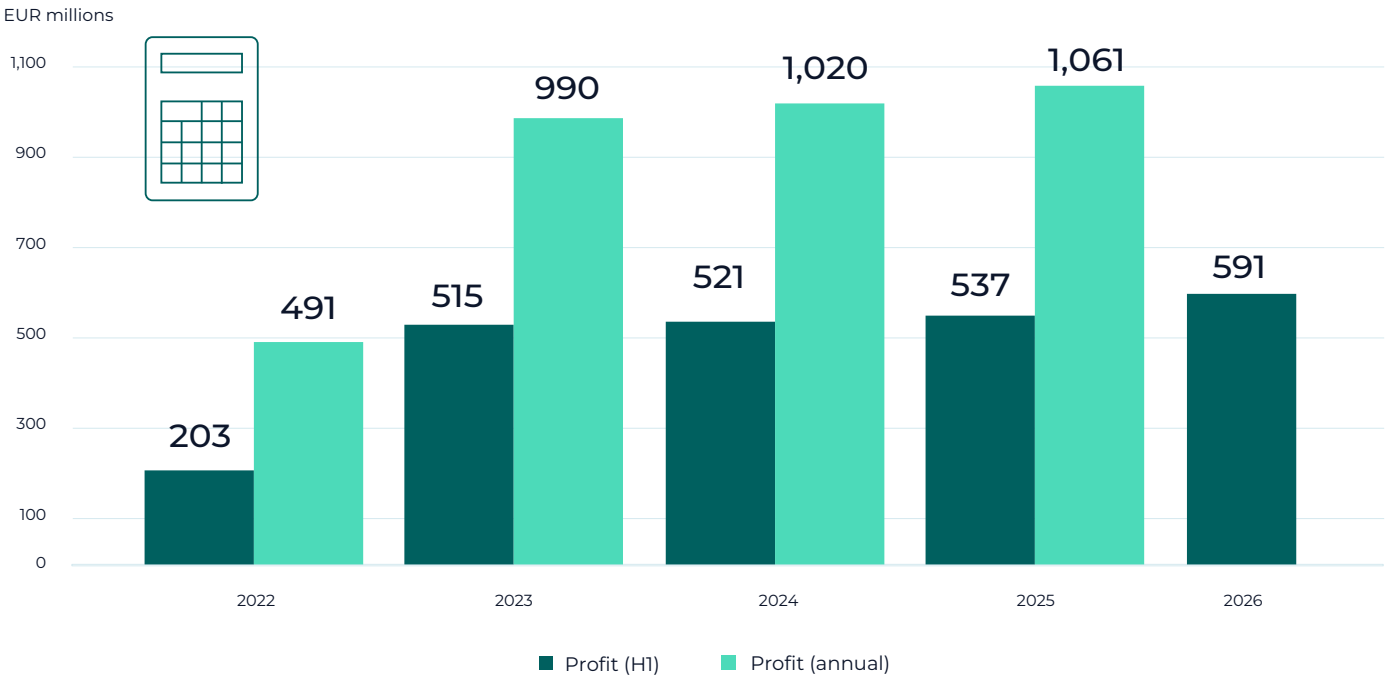
6.4%



Leverage ratio

>> Banks' capital adequacy remains high.
>> Banks' liquidity position remained sound and well above the regulatory liquidity requirements.
>> The leverage ratio was more than twice the regulatory minimum (3%).

Profit



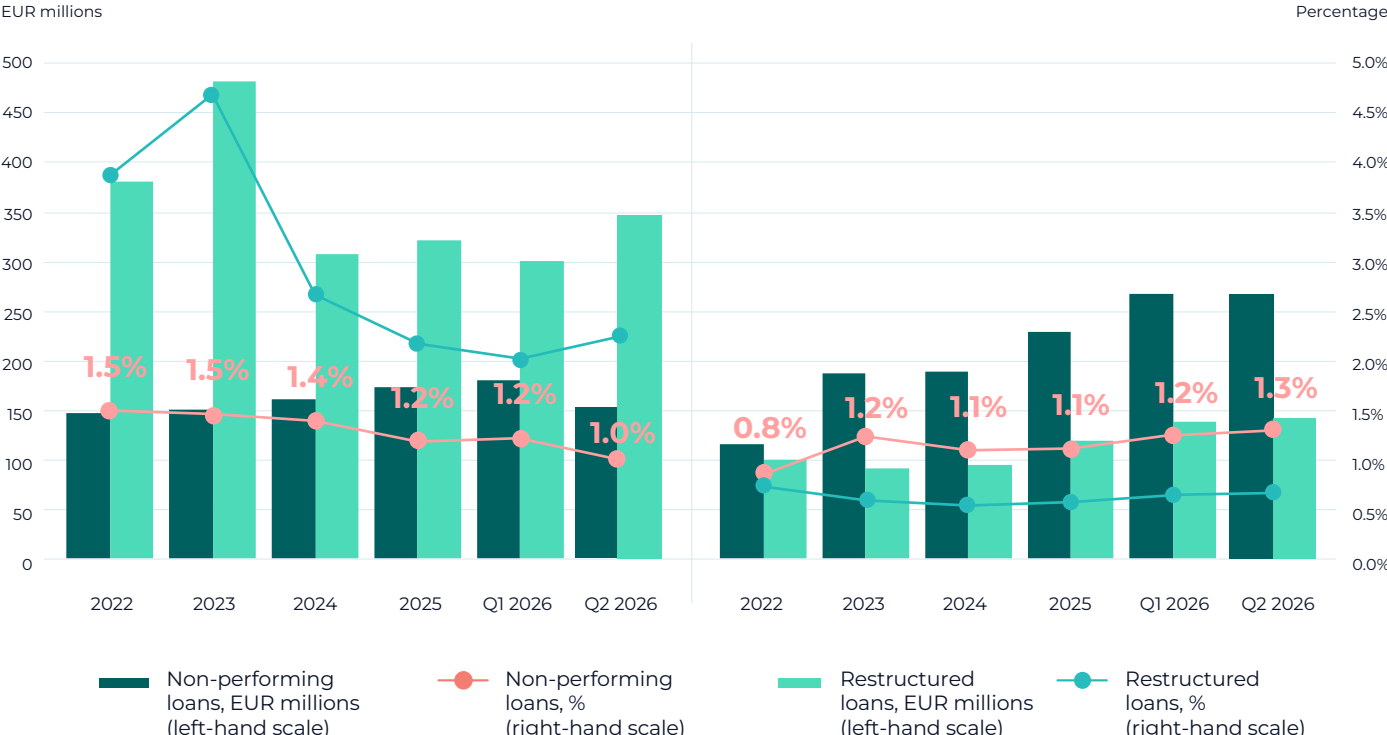
Source: Lietuvos bankas.

>> As one market participant continued to significantly expand its operations across several EU countries and generate higher profits, the banking sector's overall profit also increased.
>> Profitability indicators declined amid rapid growth in banks' assets. Return on equity decreased from 18.8% to 16.4% year on year, while return on assets fell from 1.38% to 1.17%.

Loan quality from 2022 to Q2 2026

Non-financial corporations

Households



Source: Lietuvos bankas.

>> Loan portfolio quality indicators remained strong.

SUMMARY

The banking sector continued to grow in the second quarter of 2026: as a significant share of the population opted out of the 2nd pillar pension scheme, household deposits grew markedly, boosting banks' holdings of liquid assets and supporting the sector's strong liquidity position. The banks' loan portfolio grew by 4.2% over the quarter: housing loans remained the main segment of household lending, loans to non-financial corporations expanded by 4.4%, while the portfolio of consumer loans granted to Lithuanian residents remained broadly unchanged. Loan quality indicators remained sound. The capital and profitability indicators of less significant institutions remained considerably weaker than those of significant ones. New artificial intelligence tools did not cause any significant cyber incidents for banks, but the overall threat level remains high.

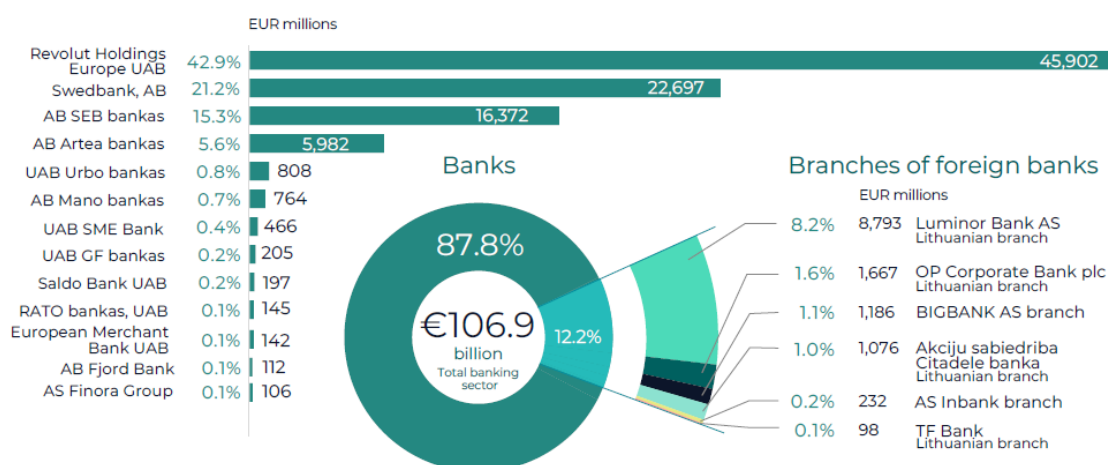
Lithuanian banking sector currently comprises 19 participants, with 5 banks holding banking licences, 8 banks holding specialised bank licences and 6 banks operating as branches of foreign banks. Interest in obtaining a regular banking licence or a specialised bank licence remains high, with several financial market participants considering expansion of their operations into the banking services sector in the future.

During the second quarter, one bank's operations and assets abroad continued to grow significantly. Over the quarter, the largest banking sector participant, Revolut Holdings Europe UAB (at the highest level of consolidation), saw its market share increase further by 2.5 p.p. – up to 42.9%. This bank's assets grew by €5.1 billion, or 12.5% over the quarter (the banks' assets expanded by €18.5 billion, or 67.6% over the year).

The assets of the other major banks did not grow as rapidly, and their market shares decreased: Swedbank, AB accounted for 21.2% of the market, while SEB bankas, AB with 15.3% remains the third largest bank by assets, and Artea bankas, AB ranks fourth with 5.6%. As the Republic of Lithuania participates in the ECB's Single Supervisory Mechanism, these four largest banks registered in the country (significant institutions) are directly supervised by the ECB in cooperation with experts from Lietuvos bankas.

Banks and branches of foreign banks operating in Lithuania as of 30 June 2026¹

Market share by assets



¹ The ultimate consolidating entities of European Merchant Bank UAB and Saldo Bank UAB were EUROPEAN MERCHANT BANK HOLDINGS, UAB and Saldo Finance Oyj, respectively.

Total assets of other less significant banks (excluding branches of foreign banks and taking into account the exit of PayRay Bank, UAB) changed only slightly in the second quarter of 2026: their assets increased by €103 million (3.6%) to €2.95 billion and accounted for 2.75% of the banking sector's assets (compared with 2.8% a year ago).

The total assets of foreign bank branches, among which the Lithuanian branch of Luminor Bank AS continues to dominate, increased by €0.4 billion (by 2.9 %) to nearly €13.1 billion and accounted for 12.2% of the banking sector's assets (down from 14.6% a year ago).

In the second quarter of 2026, the liquidity reserves at banks continued to grow, with both investments in securities and funds held with the central bank and credit institutions increasing and the sector's total assets reaching almost €107 billion. The banks' assets increased by €6.1 billion (6.1%) during the quarter, reaching almost €107 billion², while excluding Revolut Group³, the assets increased by €1 billion (1.6%).

Over the period under review, funds held by banks with the central bank increased by €0.7 billion (2.6%) to €28.3 billion, while funds held with credit institutions grew by more than €0.9 billion (6.8%) to €14.9 billion, owing largely to centralised liquidity management operations at major banks. In addition, banks and branches of foreign banks held €0.4 billion in cash. Banks' cash and liquid funds increased by €1.6 billion (3.9%) during the quarter to €43.6 billion, accounting for as much as 40.8% of the banking sector's total assets. Just as in previous periods, this growth was largely driven by Revolut Group, with its liquid funds increasing over the quarter by nearly €1.6 billion (6.5%) to €25.4 billion and accounting for more than half (58.3%) of the sector's total liquid funds.

Banks' investments in securities (primarily in government securities of EU countries) increased over the quarter by nearly €2.7 billion (16%), mainly due to continued investments by the Revolut Group, and stood at €19.2 billion, accounting for 18% of total banking assets.

Net value of loans to customers increased by €1.7 billion (4.2 %) during the quarter, reaching €42 billion.

In the second quarter of 2026, total deposits increased by €5.1 billion (6.0%) to €89.8 billion, or, excluding the effect of non-resident deposits, by €0.7 billion (1.6%). Deposits remain the main source of bank funding, accounting for 89.9% of bank liabilities

Over the quarter, liabilities to credit institutions (mainly parent institutions) declined by less than €0.1 billion to €4.2 billion (4.2% of bank liabilities).

The capital adequacy ratio for all banks fell by 1.7 p.p. to 23.6% over the quarter. Common equity tier 1 (CET1) capital continues to account for the largest share of capital held by banks operating in Lithuania: the CET1 capital ratio stood at 19.8%. The decline in the total capital adequacy ratio was mainly driven by an 11.9% increase in risk-weighted assets, while banks' equity rose by 4.5%.

Although the banking sector remains well-capitalised largely due to the strong capital positions of the largest and longest-established banks, capital strengthening remains a priority for some less significant institutions. Total capital adequacy ratio of the four largest banks directly supervised by the ECB went down from 25.6% to 23.9% over the quarter, while total capital adequacy ratio of other less significant institutions dropped from 18.9% to 17.2%.

The leverage ratio of the banking sector decreased slightly but remains high. The leverage ratio (the ratio of tier 1 capital to the banks' eligible exposures) decreased over the quarter by 0.20 p.p. to 6.38%, which was 2.1 times the regulatory minimum of 3%.

The liquidity situation in the banking sector remained sound as banks met the required liquidity ratios with a substantial margin. In the second quarter, holdings of liquid assets increased by €3 billion (8.8%) to €38.1 billion. Liquid assets grew mainly due to the reallocation of liquid funds within the major banks, while liquid reserves were bolstered by inflows from a significant increase in household deposits, as some households opted out of the 2nd pillar pension scheme. Although the banking sector's liquidity coverage ratio (LCR) fell from 374% to 346% due to a reduction in cash inflows resulting from the reallocation of liquid funds at major banks, it remained very high and was more than triple the required minimum, i.e. the liquidity buffer held by banks was more than three times a one-month cash outflow. Excluding the Revolut Group, whose liquidity ratio is high due to its specific business model and significantly influences the average liquidity ratio of the banking sector, the LCR decreased from 298% to 204%.

² Should banking sector participants revise their financial statements for material reasons, the data of this Review may be updated after this date.

³ During the period under review, the volume of the Revolut Group's operations in foreign countries and its assets continued to grow significantly, while deposits from non-resident customers in various EU countries accounted for 98.4% of total deposits; therefore, assets held outside Lithuania are not included.

Banks also comfortably met the requirement for the second mandatory liquidity indicator – the net stable funding ratio (NSFR), which measures the stability of their long-term funding. As of the end of the second quarter of 2026, the banking sector's NSFR was nearly double the required minimum rate of 100% and was close to 200%.

According to the available data, regulatory liquidity indicators were lower across all euro area banks. The average LCR for significant banks in the euro area was 155%, for less significant banks – 214%,⁴ while the average NSFR stood at 125% and 133%,⁵ respectively.

LOAN PORTFOLIO⁶

The loan portfolio continued to grow, although lending activity varied across the main market segments. Part of the overall portfolio growth was driven by the expansion of the banks' operations in foreign markets. Over the second quarter of 2026, the portfolio of bank loans and other advance payments increased by €4.0 billion (7.8%) and stood at €55.7 billion at the end of the quarter. The overall change was significantly driven by the dynamics of exposures to credit institutions, which rose by €2.4 billion (20.9%) and accounted for 24.5% of all loans and other advance payments. Loans to households and non-financial corporations continued to account for the largest share of the portfolio, with 39.8% and 27.8% respectively.

The loan portfolio, excluding exposures to credit institutions and central banks, increased by €1.7 billion (4.2%) to €42.0 billion. This growth was mainly driven by lending to households and non-financial corporations. **Lending to households expanded by €0.9 billion (4.2%) to €22.1 billion over the quarter. Housing loans remained the main segment of household lending,** increasing by €0.5 billion (3.1%) over the quarter to €15.5 billion. The market share of three dominant housing lenders contracted slightly (0.57 p.p.) to 85.7% (down by 4.5 p.p. over three years). The consumer loan portfolio increased by €0.3 billion (7.0%) to €4.7 billion. However, this growth was driven exclusively by banking operations in other EU countries, while **the portfolio of consumer loans granted to Lithuanian residents remained largely unchanged.**

Over the quarter, loans to non-financial corporations, another important part of the bank loan portfolio, **increased by €0.7 billion (4.4%)** to €15.5 billion. Companies operating in real estate (28.6%), wholesale and retail trade (15.6%), and manufacturing (11.2%) account for the largest share of financing in the non-financial corporation sector. However, the long-term trend points to a declining share of the retail trade and manufacturing sectors, while electricity, gas, steam supply and air conditioning, professional, scientific and technical activities, as well as administrative and support service activities are becoming increasingly important. Lending commitments to non-financial corporations increased by €0.5 billion over the quarter to €4.4 billion.

The general government loan portfolio grew by €0.2 billion (to €3.1 billion). The portfolio of loans to financial corporations (excluding credit institutions) contracted by €13 million over the quarter to €1.3 billion. Changes in these segments were largely driven by one banking sector participant's investment operations in markets of other countries.

LOAN PORTFOLIO QUALITY

In the second quarter of 2026, **bank loan quality indicators remained generally strong and did not exceed the levels considered material from a risk perspective.** These indicators were significantly affected by the expansion of banking activities and the growing volume of operations in foreign markets; therefore, changes in these indicators should be assessed in the light of the latter factors. Loan quality indicators for less significant banks remain weaker than those of significant institutions, which is partly related to their business models and higher risk tolerance vis-à-vis certain types of loans.

Over the quarter, the share of non-performing loans decreased by 0.08 p.p. to 0.77% of the total value of all loans, with the NPL ratio for significant institutions standing at 0.62% (down by 0.04 p.p.) and that for less significant banks at 3.14% (down by 1.07 p.p.); the decline in the ratio was largely driven by the removal of PayRay Bank, UAB from the sector's data set following its exit from the market. The total value of non-performing loans to households rose by 6.2% over the quarter to €280.5 million, while their share increased to 1.25%. Most of the growth was recorded in the consumer loan segment. These developments were significantly driven by the Revolut Group's expansion into foreign markets (excluding the effect of this bank, the volume of non-performing

⁴ LCR figures for less significant banks based on data for the end of the first quarter of 2026.

⁵ NSFR figures for less significant banks based on data for the end of the first quarter of 2026.

⁶ Including the leasing portfolio.

household loans would have declined). The quality of loans to non-financial corporations remained relatively stable. The total value of non-performing loans decreased by 14.6% (to €152.4 million), while their share went down by 0.22 p.p. (to 0.98%).

The share of loans for which credit risk has increased significantly since the initial recognition rose over the quarter but showed no significant change compared with the dynamics of the previous periods. The value of these loans increased by €336.3 million (9.6%) over the quarter to €3.8 billion, while their share in the total portfolio rose by 0.11 p.p. to 6.82%. Trends were similar across sectors: the value of household loans with increased risk rose by €240.9 million to €2.4 billion, accounting for 10.53% of total household loans (this change was significantly driven by the Revolut Group's expansion into foreign markets), while loans to non-financial corporations increased by €96.7 million (to €1.4 billion, or 9.19% of business loans).

The level of overdue loans remained low. The value of loans overdue for more than 30 days fell by 13.4% over the quarter to €209.6 million, while their share fell from 0.47% to 0.37%. The volume of overdue household loans decreased by 8.4% to €138.4 million, while their share fell to 0.62%. The volume of loans overdue by non-financial corporations for more than 30 days decreased by 21.7% (to €71.1 million), while their share fell to 0.46%.

The volume of forborne loans rose by 13.1% to €496.6 million over the quarter and accounted for 0.89% of the total loan portfolio. The volume of forborne loans to households increased by 4.3% to €143.3 million, while their share stood at 0.64%. The volume of forborne loans to non-financial corporations rose by 17.2% to €352.9 million and their share stood at 2.26%. The change in the indicator was driven by several exposures to a single institution and did not reflect a broader sector-wide trend.

Loan impairment charges of banks stood at €54.7 million over the quarter (€9.3 million excluding the Revolut Group). At the end of the second quarter of 2026, the amount of loan impairment provisions formed by banks stood at €402.7 million. The ratio of special provisions remained unchanged at 0.72%. The indicator of coverage of non-performing loans with special provisions increased by 2.17 p.p. to 38.90%. The coverage ratio of non-performing loans to non-financial corporations and households stood at 30.07% and 43.69% respectively.

DEPOSITS

In the second quarter of 2026, all deposits held with banks continued to grow rapidly, with increases in both deposits of non-residents and deposits attracted within Lithuania. Total deposits increased by €5.1 billion (6.0%) to €89.8 billion, or, excluding the effect of deposits of non-residents, deposits went up by €0.7 billion (1.6%).

Over the second quarter, deposits of non-residents held with banks increased by €4.4 billion (11.3%) to nearly €43 billion. The growth of these deposits continued to be largely driven by the intensive expansion of a single banking sector participant across various EU countries.

Funding from non-resident funds in other banks is relatively stable and less significant: over the past three years, the share of such deposits fluctuated around 6–7% of total customer deposits.

Deposits held by Lithuanian residents with banks increased in one segment over the second quarter: as a significant share of residents exited the 2nd pillar pension scheme, household deposits rose quite substantially, by €1.9 billion (7%), while the withdrawal of 2nd pillar pension-fund investments and investment gains from financial corporations led to a €0.7 billion (nearly 36%) decline in deposits held by other financial corporations. Deposits of general government institutions fell by €0.2 billion (3.9%), while those of non-financial corporations declined by €0.1 billion (1.2%).

The growth in household deposits was largely driven by the above-mentioned 2nd pillar pension scheme reform. Total household deposits (excluding the Revolut Group) rose by 7% (by nearly €2 billion to almost €30 billion), which is one of the highest quarterly growth rates. In recent years, similar growth rates for household deposits have only been recorded in the fourth quarters (8% in 2024, 7.2% in 2025), when household deposits rise more significantly at the end of the year due to seasonal factors, and in particular due to income flowing into accounts at the end of the year.

In the liability structure of banks operating in Lithuania (excluding the Revolut Group, where non-resident deposits predominate), household deposits dominate and account for 53% of total liabilities (50% at the end of the first quarter of 2026).

The financing of the banking sector in capital markets remains limited, with the amount of debt securities issued during the second quarter decreasing by €7 million (0.7%) to nearly €1.1 billion, but this accounted for only a small portion of bank funding, or 1.1% of total liabilities.

In line with market expectations, the ECB raised its key interest rate in June 2026, resulting in higher interest rates not only on loans but also on deposits in the second quarter of 2026. According to the data available to Lietuvos bankas, the average annual interest rates paid on new euro-denominated fixed-term deposits of the euro area's households held with Lithuanian monetary financial institutions rose from 1.63% to 1.78% (these interest rates fell in the first quarter) and for new euro-denominated fixed-term deposits from non-financial corporations from 1.83% to 2.05% over the second quarter (for comparison, in the second quarter of 2026, the average interest rates on new housing loans rose from 3.79% to 4.04% and on new loans to non-financial corporations from 4.58% to 4.89%).

The average interest rates paid by euro area monetary financial institutions on new fixed-term deposits of households stood at 2.09%, while on new fixed-term deposits from non-financial corporations at 2.21%, i.e. were higher than in Lithuania.

As deposit interest rates rise, customers increasingly prefer to hold their funds in fixed-term deposits (excluding the Revolut Group, where all customer deposits are demand deposits). Over the second quarter, the share of fixed-term and savings deposits rose from 28.6% to 29.2% of the total deposit portfolio.

Household fixed-term and savings deposits increased by €157 million (1.6%) to nearly €10 billion, but their share of total household deposits fell by 2 p.p. to 33% (excluding the Revolut Group). Current deposits remained the dominant form of household savings, amounting to €20 billion (up from €18.2 billion in the previous quarter, excluding the Revolut Group). Given the substantial amount of funds withdrawn by residents following their exit from the 2nd pillar pension scheme, only a small share of these funds has so far been channelled into savings or other investment alternatives. **This indicates a strong preference among residents for liquid funds, despite extremely low or zero returns on current deposits.**

In the financing structure of less significant institutions, deposits from foreign residents (mainly from Germany) raised through deposit platforms account for a fairly significant portion, about 30%, of liabilities. Deposits from financial corporations, primarily electronic money institutions, also account for a substantial portion of liabilities. Over the second quarter, the share of these deposits fell from 19.3% to 18.6% of liabilities, and in certain cases these deposits may increase the risk of financing concentration and sensitivity to market changes.

FINANCIAL PERFORMANCE

Banks and branches of foreign banks made a higher profit in the second quarter (€309.3 million) than in the first quarter (€282.0 million), and as a result, the Lithuanian banking sector's profit for the first half of 2026 stood at €591.3 million, i.e. rose by €54.1 million, or 10.1%, year on year (up from €537.2 million). Over the first half of the year, 14 banks and branches of foreign banks operated profitably, while 5 operated at a loss. Less significant banks operated at a loss and collectively incurred a loss of almost €4.2 million since the start of the year. Some loss-making banks are still unable to generate sufficient revenue to cover their expenses.

The higher profit in the first half of the year compared with the first half of the previous year was driven by the Revolut Group's continued significant growth and active expansion of operations in various EU countries, which resulted in the Group earning €43.7 million (42.5%) more in profit. The banks' profits were also boosted by the fact that banks are no longer required to pay the temporary solidarity levy, which stood at €55 million a year ago for the first half of 2025.

In the first half of 2026, the aggregate profit of the other three significant banks increased by €20.6 million (6.0%) year on year to €364.4 million. The aggregate profit of other less significant banks fell by a third: by €2.5 million to €4.9 million, while the aggregate profit of foreign bank branches decreased by €7.7 million (9.3%) to €75.3 million.

Due to the rapid growth of the banking sector's assets, banks' profitability indicators continued to decline. The return on equity decreased by 2.4 p.p. year on year and stood at 16.38% at the end of the second quarter of 2026 (compared with 18.78% a year ago), while the return on assets fell by 0.21 p.p. to 1.17% (1.38% a year ago). The efficiency indicator, which reflects the cost-to-income

ratio, improved slightly over the quarter: at the end of the second quarter of 2026, it stood at 42.3%, having decreased (improved) by 2 p.p. over the year.

The profitability and efficiency indicators of less significant banks remain significantly lower than those of significant banks, whose high profitability indicators determine the profitability of the entire banking sector. The average return on equity of less significant banks was 7.69%, return on assets was 0.62%, and the cost-to-income ratio was 71.62%, while these figures stood at 16.82%, 1.33%, and 66.11% respectively for significant banks.

Owing to the growing loan portfolio and higher interest rates, banks' interest income in the first half of 2026 increased by €190.1 million (13%) year on year to €1.65 billion. Income from loans increased by €188.2 million (16.5 %), but income of some market participants from overnight deposits held at the central bank decreased: in the first half of 2026, such income amounted to €296.1 million, or €7.1 million (2.3%) less than in the first half of 2025 (€303.1 million).

As the volume of fixed-term deposits continued to increase, banks' interest costs increased marginally: in the first half of 2026, they went up by €18.4 million (4.9%) year on year to €396.9 million. As a result, **total net interest income increased by €171.6 million (15.9%) to €1.25 billion over the period under review.**

Net fee and commission income continued to grow: it went up by €296.2 million (34.7%) year on year in the first half of 2026 to €1.15 billion. However, **excluding the significant effect of the Revolut Group, net fee and commission income rose by a mere €15.7 million (9.5%).**

The performance of banks was reduced by further increases in staff expenditure, which, excluding the significant impact of the Revolut Group, rose by €16 million (10.1%) year on year in the first half of 2026. In the first half of 2026, the total loan and non-financial asset impairment charges of banks increased by €64.2 million year on year to €102.2 million (up from €38 million in the first half of 2025), mainly due to the impact of the Revolut Group.

OPERATIONAL RESILIENCE

The level of cyber threats remains high due to geopolitical tensions and rapid technological developments, including new artificial intelligence tools. New artificial intelligence tools have not caused any significant cyber incidents at banks. In the second quarter of 2026, banks reported 10 major incidents relating to information and communication technology but none of them involved cybercrime (cyber incidents). Nevertheless, the overall cyber security landscape remains one of heightened risk, owing to the use of new artificial intelligence tools in cyberattacks. In response to this situation, Lietuvos bankas held meetings with banks, regularly exchanged information with the National Cyber Security Centre, and coordinated its actions with the ECB, with which the risk mitigation action plans drawn up by the banks will subsequently be assessed.

Amid the tense geopolitical situation, Lietuvos bankas focuses on bank liquidity testing, monitoring changes in deposits, bank preparedness and ability to rapidly mobilise liquidity if necessary. Geopolitical risks must be integrated into the internal liquidity adequacy assessment process (ILAAP), bank recovery plans and stress test scenarios.

ANNEX. KEY INDICATORS OF THE BANKING SECTOR⁷

Table 1. Main items of the balance sheet statement

No.	Indicators	30 June 2025, EUR millions	31 March 2026 EUR millions	30 June 2026, EUR millions	Quarterly change, %	Annual change, %
1.	Assets	81,748.6	100,844.8	106,950.4	6.1	30.8
1.1.	Debt securities	10,687.2	16,583.9	19,236.0	16.0	80.0
1.2.	Equity securities	62.3	67.8	83.7	23.5	34.3
1.3.	Financial derivatives	110.0	86.6	77.7	-10.3	-29.4
1.4.	Cash	435.9	456.3	433.9	-4.9	-0.5
1.5.	Funds with central banks	22,203.7	27,593.6	28,308.8	2.6	27.5
1.6.	Funds with credit institutions	11,717.0	13,927.1	14,872.5	6.8	26.9
1.7.	Loans to customers (including leasing)	34,996.7	40,296.7	41,990.7	4.2	20.0
1.7.1.	to general government institutions	2,103.3	2,933.6	3,104.3	5.8	47.6
1.7.2.	to other financial corporations	725.8	1,317.3	1,304.1	-1.0	79.7
1.7.3.	to non-financial corporations	13,608.7	14,804.6	15,459.1	4.4	13.6
1.7.4.	to households	18,558.9	21,241.3	22,123.1	4.2	19.2
1.7.4.1.	including housing loans	13,534.1	15,073.0	15,543.3	3.1	14.8
1.8.	Other asset items	1,535.8	1,832.6	1,947.1	6.2	26.8
2.	Liabilities and equity	81,748.6	100,844.8	106,950.4	6.1	30.8
2.1.	Deposits of central banks	1.5	0.0	0.0	–	-100.0
2.2.	Liabilities to credit institutions	4,606.1	4,286.8	4,223.7	-1.5	-8.3
2.3.	Financial derivatives	79.8	107.4	77.1	-28.2	-3.4
2.4.	Deposits	67,860.3	84,689.8	89,796.3	6.0	32.3
2.4.1.	of general government institutions	5,701.4	6,540.0	6,415.7	-1.9	12.5
2.4.2.	of other financial corporations	1,881.5	3,276.9	2,653.5	-19.0	41.0
2.4.3.	of non-financial corporations	14,865.3	17,835.7	18,271.4	2.4	22.9
2.4.4.	of households	45,412.0	57,037.2	62,455.8	9.5	37.5
2.5.	Debt securities issued	740.4	1,074.5	1,067.5	-0.7	44.2

⁷ Should banks adjust their statements for important reasons, the data of the Review after this date may be updated.

No.	Indicators	30 June 2025, EUR millions	31 March 2026 EUR millions	30 June 2026, EUR millions	Quarterly change, %	Annual change, %
2.6.	Other liabilities items	3,229.8	4,217.7	4,735.1	12.3	46.6
2.7.	Equity	5,230.7	6,468.6	7,050.7	9.0	34.8

Source: Lietuvos bankas.

Table 2. Main items of the profit (loss) account

No.	Indicators	30 June 2025, EUR millions	31 March 2025 EUR millions	30 June 2026, EUR millions	Annual change, %
3.	Current year profit	537.2	282.0	591.3	10.1
3.1.	Net interest income	1,079.1	593.7	1,250.8	15.9
3.2.	Net income from fees and commissions	853.6	578.4	1,149.8	34.7
3.3.	Administrative expenses	502.4	276.1	1,534.1	205.4
3.4	Impairment of loans and non-financial assets	38.0	37.7	102.2	168.9

Source: Lietuvos bankas.

Table 3. Key performance indicators of banks

No.	Indicators	30 June 2025, %	31 March 2026, %	30 June 2026, %	Quarterly change,	Annual change, p.p.
4.	Capital adequacy ratio	22.94	25.32	23.64	-1.68	0.70
5.	CET1 capital adequacy ratio	21.44	21.81	19.78	-2.03	-1.6
6.	Liquidity coverage ratio (LCR)	467.86	373.94	345.54	-28.40	-122.32
7.	Net stable funding ratio (NSFR)	189.30	194.72	199.66	4.94	10.36
8.	Leverage ratio	6.22	6.58	6.38	-0.20	0.16
9.	Net interest margin	2.74	2.41	2.46	0.05	-0.28
10.	Return on assets	1.38	1.16	1.17	0.01	-0.21
11.	Return on equity	18.78	16.26	16.38	0.12	-2.40
12.	Efficiency indicator (EBA* methodology)	44.29	43.57	42.34	1.23	-1.95
13.	Non-performing debt instruments	0.47	0.45	0.41	-0.04	-0.06

Source: Lietuvos bankas.

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