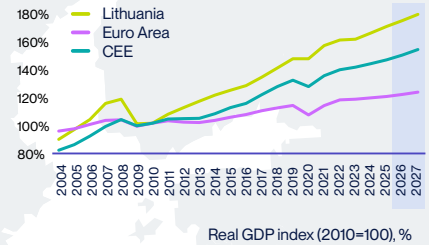


A Profitably Growing Lithuanian Banking Franchise

Company Profile

- The largest independently-owned financial institution in Lithuania formerly known as Siauliu Bankas
- The oldest operating bank in Lithuania with the widest branch network and the best client service
- Over 1,200 dedicated and experienced finance professionals
- Full-suite product offering with >50 banking, asset management and life insurance products
- The bank is primarily funded by sticky local deposits
- Supervised by ECB and rated Baa1 by Moody's with Stable outlook
- Listed on the Nasdaq Baltic Stock Exchange since 1994 (ticker: ROEIL)

Strong Growth Economy



Key Figures (2025)

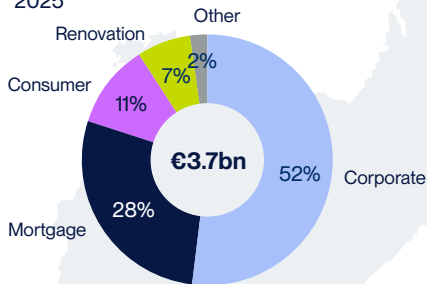


Population **2.9 million**
 Nominal GDP **€83 billion**
 Credit Ratings **A2 / A / A**
 GDP/Capita in PPS **88% of EU avg.**
 Public Debt **38% of GDP**

Differentiated and Diversified Business Mix

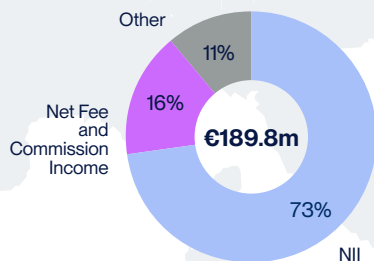
Loan Book

2025



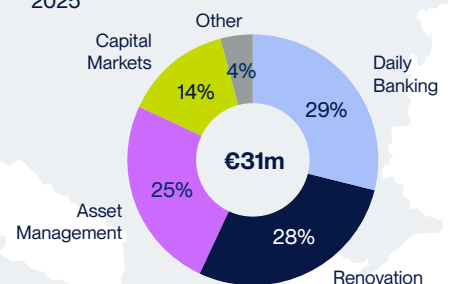
Revenue

2025



Net Fee and Commission Income

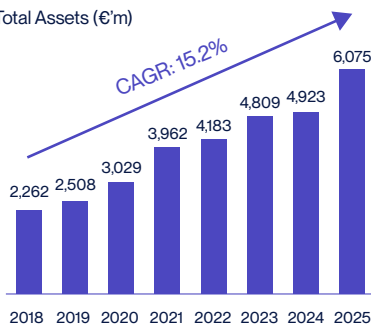
2025



Proven Track Record of Profitable Growth

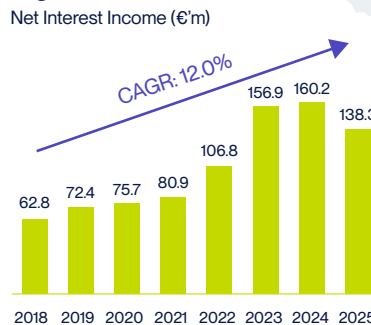
Substantial Scale

Total Assets (€'m)



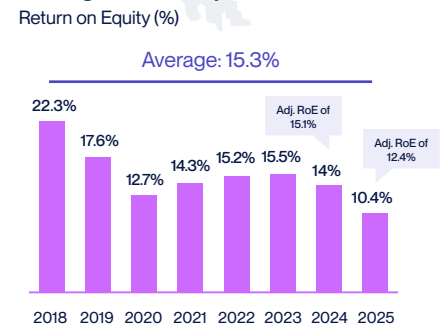
High Growth

Net Interest Income (€'m)



Strong Profitability

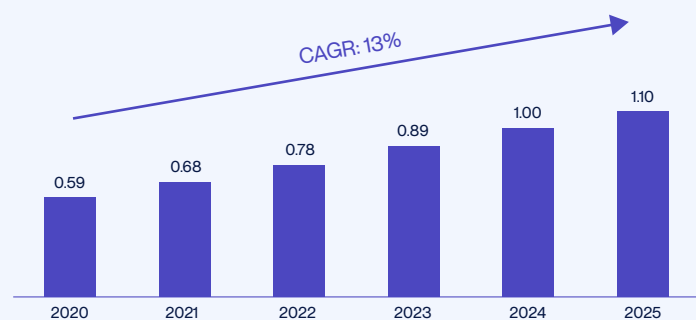
Return on Equity (%)



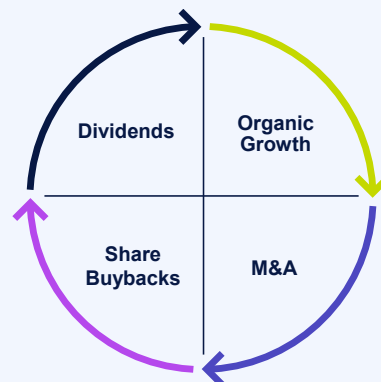
Robust Balance Sheet (2025)



Proven Track Record of Solid Value Creation BVPS + Cumulative DPS



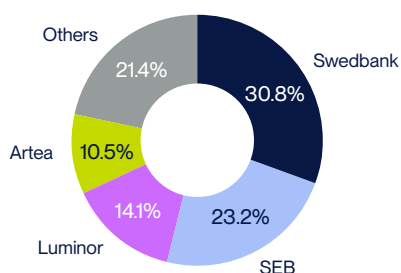
Capital Management Framework



Market Share in Lithuania

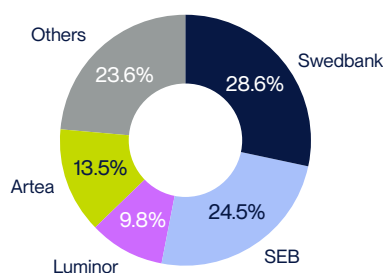
Loan Portfolio Market

Q3'25



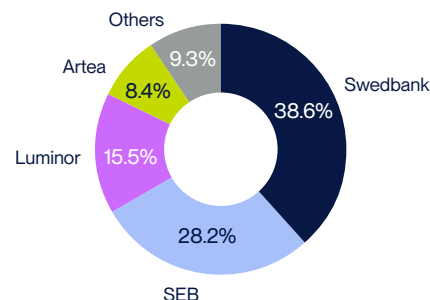
Corporate Lending

Q3'25



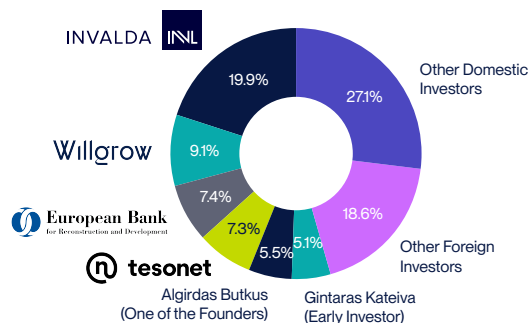
Deposits

Q3'25



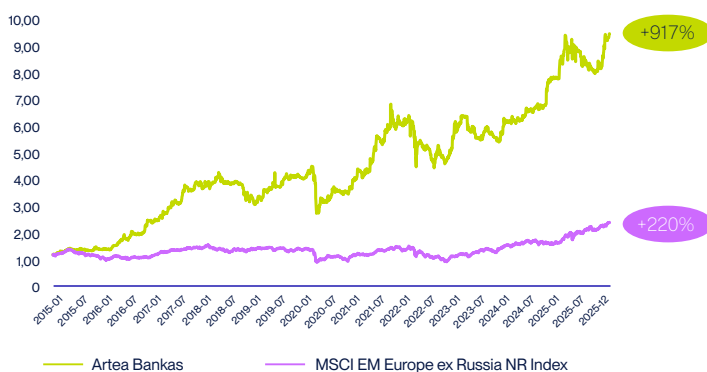
Shareholders Structure

Dec-25



Total Shareholders Return Since 2015

Artea Bankas (ROE1L) TSR Performance vs. Market Index



Data as of 2025-12-31

Share Information

Number of Shares	652,398,897€
Market Capitalization	570m
Earnings per Share	0.098
Book Value per Share	0.927
Dividend Yield	5.4%

Data as of 2026-03-02

Debt Securities Issue

Type	ISIN Code	Volume of Issue	Interest rate	Maturity
Senior Preferred	XS3191554495	300,000,000	3.74%	Jul 10, 2029
Senior Preferred	XS3025213102	300,000,000	4.60%	Jun 25, 2030
AT1	XS2922133363	50,000,000	8.75%	Oct 17, 2029
Senior Preferred	XS2887816564	300,000,000	4.85%	Dec 5, 2028
Subordinated	LT0000409013	25,000,000	7.70%	May 22, 2034
Subordinated	LT0000407751	50,000,000	10.75%	Jun 22, 2033

