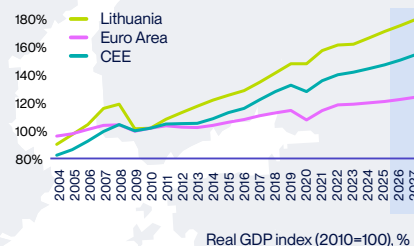


A Profitably Growing Lithuanian Banking Franchise

Company Profile

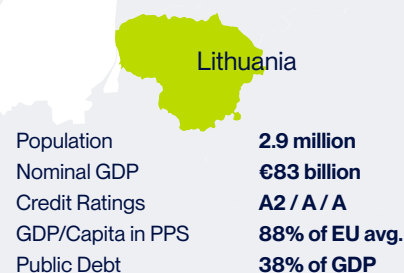
- The largest independently-owned financial institution in Lithuania formerly known as Siaulių Bankas
- The oldest operating bank in Lithuania with the widest branch network and the best client service
- Over 1,200 dedicated and experienced finance professionals
- Full-suite product offering with >50 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



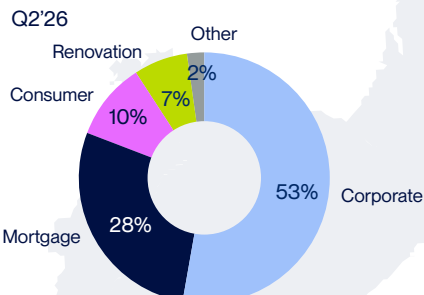
Key Figures (Q2'26)

€6.2bn Total Assets	€4.1bn Deposit	€596m Shareholders' Equity
€1.8bn AuM	50.0% Adj. C/I ratio	12.7% Adj. RoE

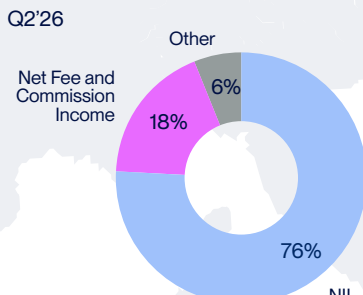


Differentiated and Diversified Business Mix

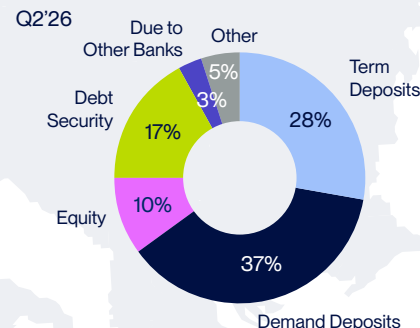
Loan Portfolio



Revenue Mix

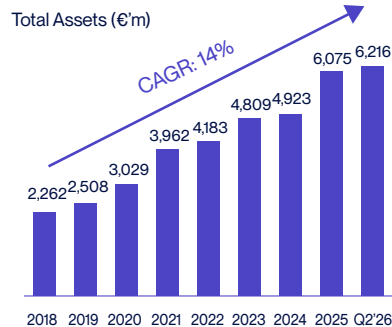


Funding Portfolio

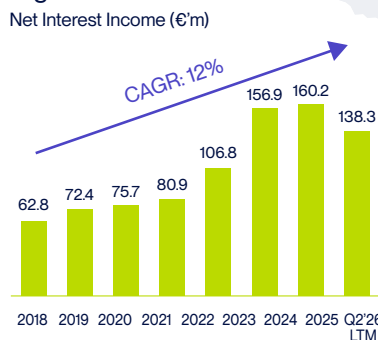


Proven Track Record of Profitable Growth

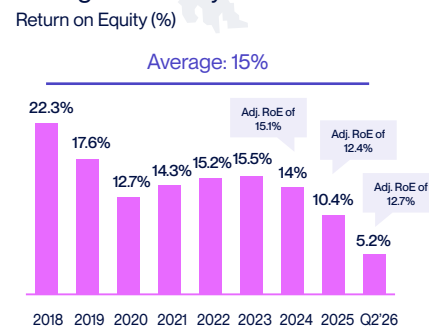
Substantial Scale



High Growth



Strong Profitability

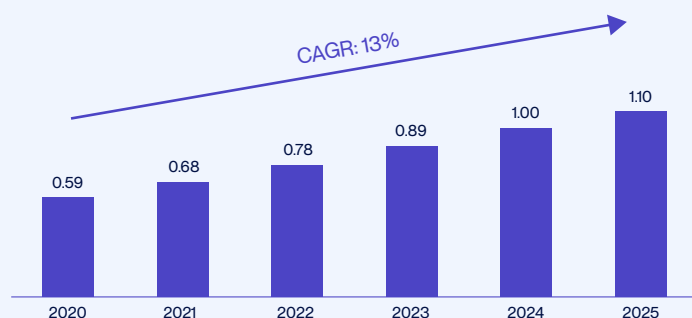


Robust Balance Sheet (Q2'26)

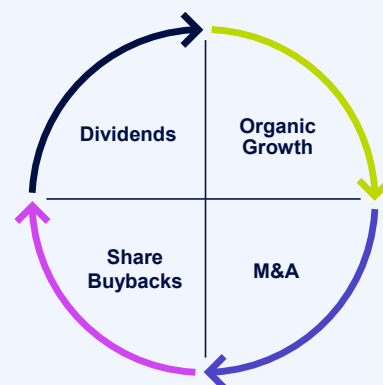
CET1 16.6%	TCR 21.1%	LCR 208%	Loan/Deposit ratio 94%	NPL 2.8%
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Proven Track Record of Solid Value Creation

BVPS + Cumulative DPS



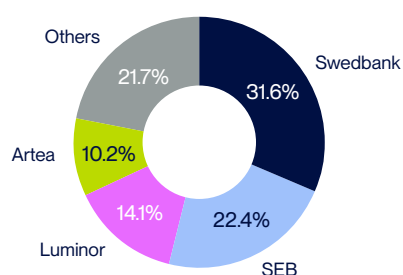
Capital Management Framework



Market Share in Lithuania

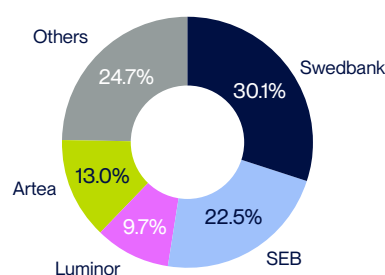
Loan Portfolio Market

Q1'26



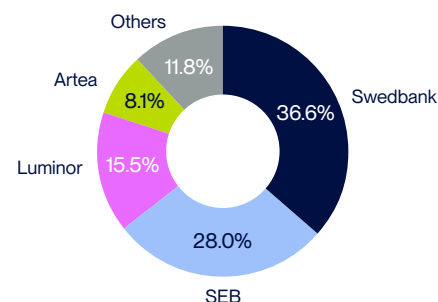
Corporate Lending

Q1'26



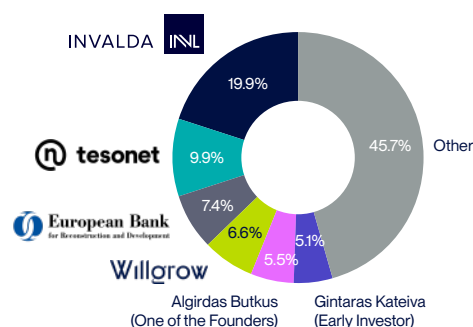
Deposits

Q1'26



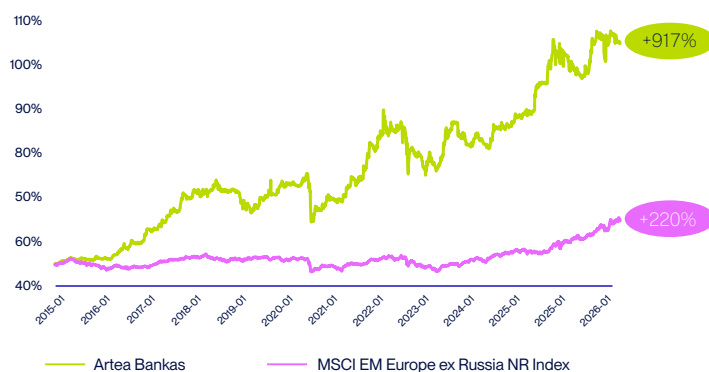
Shareholders Structure

Q2'26



Total Shareholders Return Since 2015

Artea Bankas (ROE1L) TSR Performance vs. Market Index



Data as of 2026-06-30

Share Information

Average Number of Shares	644,382,000
Market Capitalization	569.5m
Earnings per Share	0.04
Book Value per Share	0.95
Dividend Yield	5.0%

Data as of 2026-06-30

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

