Artea

Artea Bank

Q2’26 Financial Results

July 29, 2026

Key Financial and Strategic Highlights

- **Strong growth** – Loan book growth accelerated, driven by robust new lending in the corporate and mortgage segments
- **Margin inflection** – Net interest margin has troughed, with recent trends indicating the start of a gradual recovery
- **High asset quality** – Asset quality remained high, supported by a resilient risk profile and a healthy macroeconomic situation
- **Goodwill impairment** – Strong underlying results impacted by non-cash, non-recurring impairment charge in relation to the Pillar II pension reform and AuM attrition
- **Leadership transition** – Tomas Varenbergas, a member of Artea Bank's senior management team for 10 years, was appointed acting CEO. Paulius Daukša was appointed acting CFO following this transition

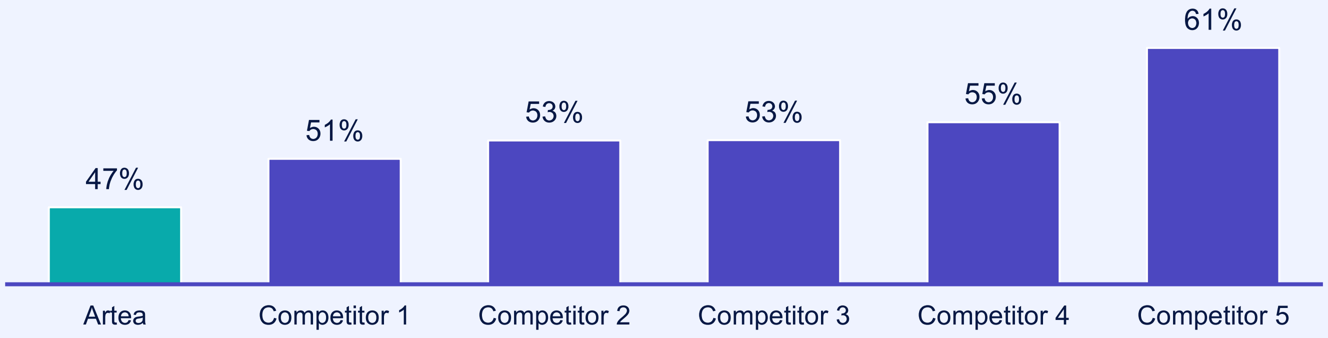
Q2'26

Adj. Net Profit **€18.9m**	Net Profit **€7.8m**
Adj. RoE **12.7%**	RoE **5.2%**
Cost of Risk **(0.01%)**	Loan Book **€4.0bn**
BVPS **€0.92**	CET1 Ratio **17.3%**

Pillar 2 Pension Reform Update

- Customer withdrawals remained significant beyond Q1 and were more front-loaded than expected
- Intangible assets valuation assumptions (goodwill and fund rights) were updated based on latest Pillar 2 outflow data
- Gross impairment charge of approximately EUR 10.0 million was recognised in Q2
- Net impact after tax – a related tax benefit of approximately EUR 1.7 million reduced the net impact to approximately EUR 8.2 million

Pillar 2 AuM Withdrawals (H1'26)[1]



Artea Pillar 2 AuM Withdrawal Requests (H1'26)

Notes: (1) Company collected data

Q2'26
Financial Results

Financial Performance Highlights

Income Statement

In €'m	Q2'26	Q1'26	%∆ QoQ	H1'26	H1'25[1]	%∆ YoY
Net Interest Income	36.7	35.8	*3%*	72.5	68.4	6%
Net Fee & Commission Income	8.6	7.4	*16%*	16.0	15.1	6%
Other	2.9	2.5	*19%*	5.4	12.3	(56%)
Total Revenue	**48.3**	**45.7**	***6%***	**94.0**	**95.8**	**(2%)**
Salaries and Related Expenses	(14.6)	(14.1)	*3%*	(28.7)	(27.6)	4%
Other Operating Expenses	(13.1)	(11.5)	*15%*	(24.6)	(25.2)	-2%
Total Operating Expenses	**(27.7)**	**(25.6)**	***8%***	**(53.3)**	**(52.9)**	**1%**
Operating Profit	**20.6**	**20.1**	***2%***	**40.6**	**42.9**	**(5%)**
Impairment Losses	(9.8)	(0.7)	*1351%*	(10.5)	(3.8)	178%
Income Tax Expense	(3.0)	(4.0)	(26%)	(6.9)	(7.2)	(4%)
Net Profit	**7.8**	**15.4**	***(50%)***	**23.2**	**31.9**	**(27%)**
Return on Equity[2]	*5.2%*	*10.5%*	(5.2pp)	7.8%	*11.1%*	(3.3pp)
Adjusted Net Profit[3]	**18.9**	**17.4**	***9%***	**36.2**	**36.9**	**(2%)**
Adjusted Return on Equity[3]	*12.7%*	*11.8%*	*0.9pp*	12.2%	*12.8%*	(0.6pp)

Select Balance Sheet Metrics

In €'m	Jun'26	Mar'26	%∆ QoQ	Jun'26	Jun'25	%∆ YoY
Total Loans	3 964	3 756	6%	3 964	3,669	8%
Total Assets	6 216	6 092	2%	6 216	5,277	18%
Total Deposits	4 061	3 991	2%	4 061	3,530	15%
Total Equity	596	587	2%	596	575	4%
Assets under Management[4]	1 800	2 129	(15%)	1 800	*2,006*	(10%)
Assets under Custody	2 203	1 999	10%	2 203	*1,982*	11%
BVPS	0.92	0.90	2%	0.92	*0.87*	5%

- Net interest income (NII) increased solidly, supported by continued loan book expansion and improving net interest margin
- Net fees & commission income (NFCI) increased by 16% compared to the previous quarter driven mainly by Capital Markets and Daily Banking segments
- Cost discipline and continued optimisation of the cost base fully offset inflationary pressures, keeping costs flat YoY
- A strong macroeconomic backdrop and disciplined underwriting continued to support excellent asset quality
- Pillar II reform impairment – early assumptions for withdrawals were revised based on the actual outflow data, which showed more persistent and front-loaded withdrawals than initially estimated, resulting in an impairment charge of EUR 8.2 million in Q2 2026
- Achieved an adjusted net profit figure of EUR 18.9m in Q2'26 and RoE of 12.7%
- Loan book +6% QoQ with main growth area being corporate and mortgage segments

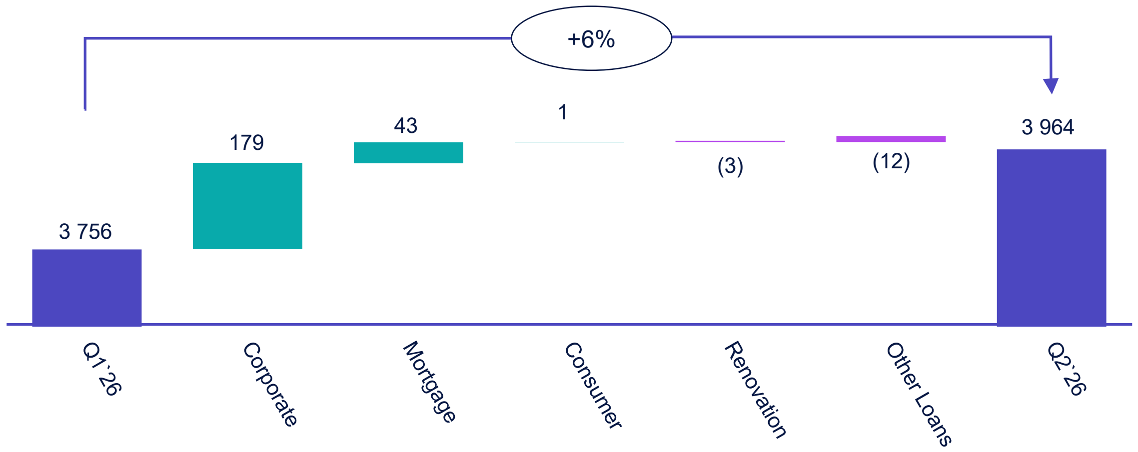
Notes:
(1) During the last year, the Group revised the presentation of its statement of profit or loss, reclassifying certain insurance-related income and expenses, see Appendix for the full explanation
(2) ROE calculated taking annualized YTD result divided by trailing 4 quarters equity
(3) Adjustments exclude one-off impairment charge and costs related to the core banking system upgrade, rebranding and the new office building as these are considered non-recurring
(4) Includes Asset Management and Modernization Funds AuM

Loan Portfolio

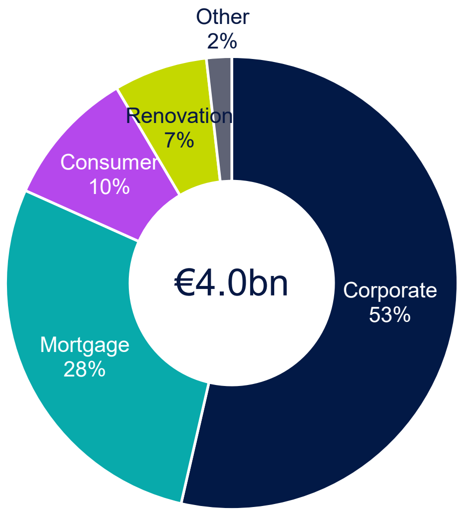
Key Highlights

- Loan book grew 6% quarter over quarter, driven primarily by strong growth in the corporate and mortgage portfolios
- Corporate lending activity rebounded strongly following a seasonally softer first quarter, with particularly robust demand from the manufacturing, transportation, and utilities sectors
- The mortgage market continued to benefit from improving household confidence and resilient demand for home purchases and investment
- The consumer lending portfolio was impacted by elevated early repayments following the release of Pillar II pension funds

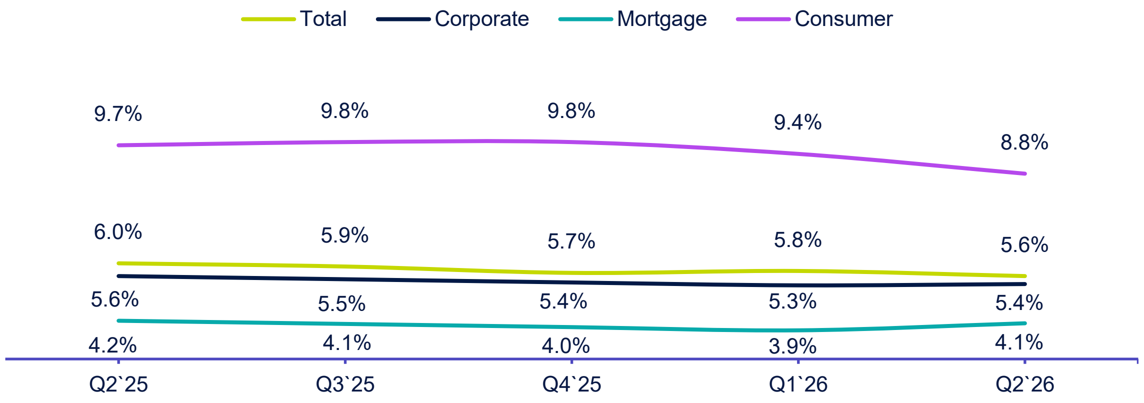
Loan Book Development QoQ



Loan Book (Q2'26)



Loan Yields

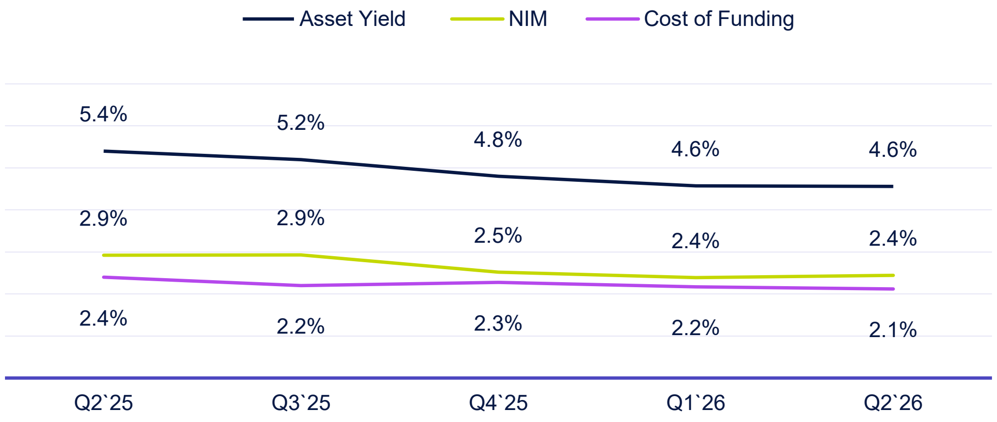


Net Interest Income

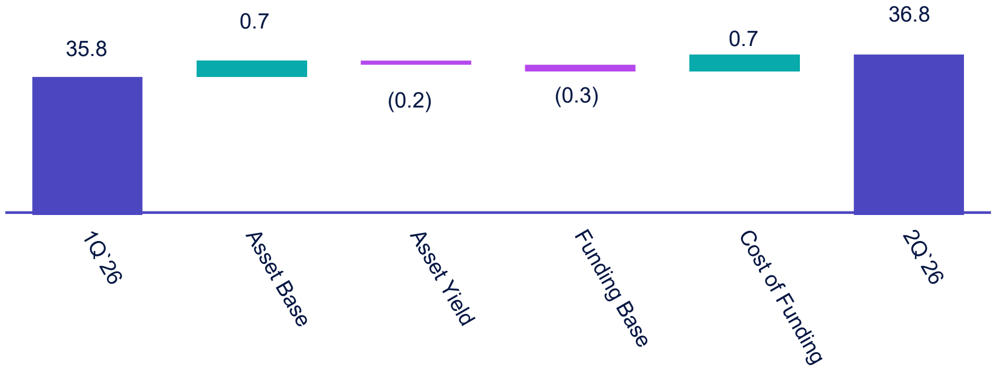
Key Highlights

- Asset yields remained stable quarter over quarter, while net interest margin (NIM) expanded by 5 bps, supported by lower funding costs
- Cost of funding declined by 5 bps, driven primarily by a higher share of demand deposits in the funding mix

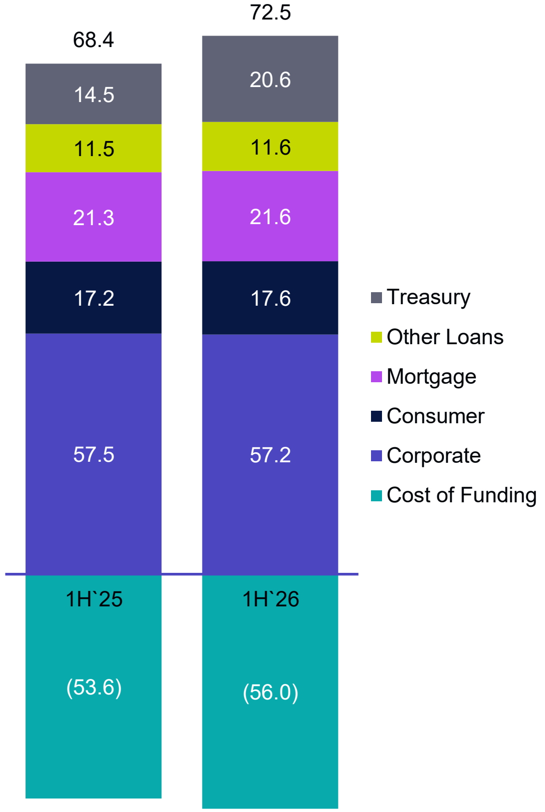
Net Interest Margin (NIM) Dynamics



Net Interest Income Development QoQ



Net Interest Income YoY (€'m)

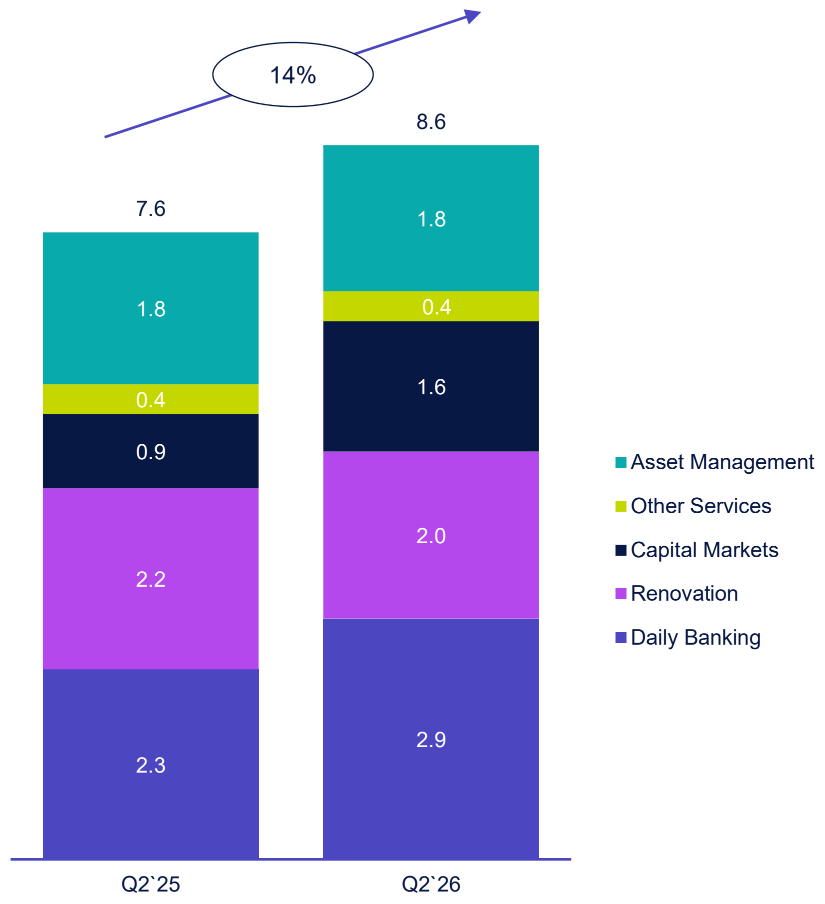


Net Fee & Commission Income

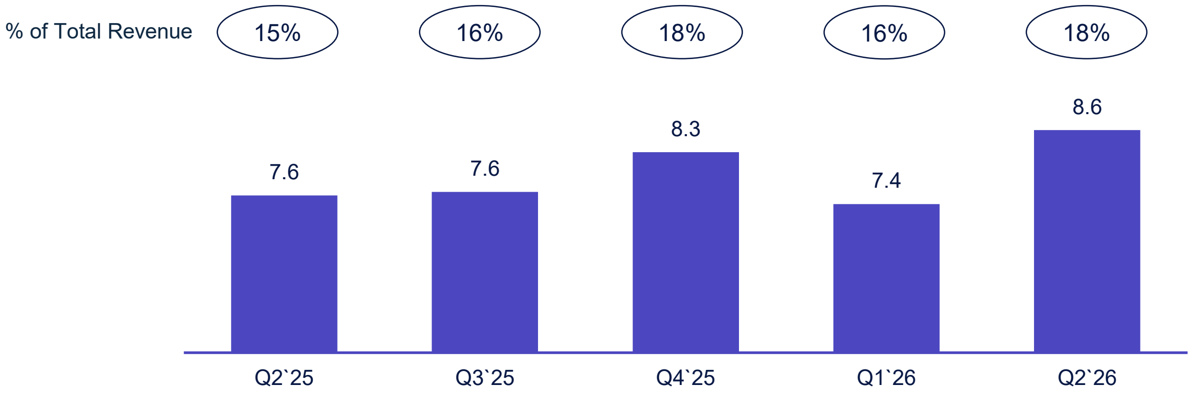
Key Highlights

- Net fees & commission income (NFCI) increased by 14% compared to the previous year driven mainly by Capital Markets and Daily Banking segments
- Daily Banking benefited from higher transaction volumes following the release of Pillar II funds, driving increased fee income from cash and everyday banking transactions
- Capital Markets experienced strong recovery after weaker first quarter

Net Fee & Commission Income YoY (€'m)



Net Fee & Commission Income (€'m)

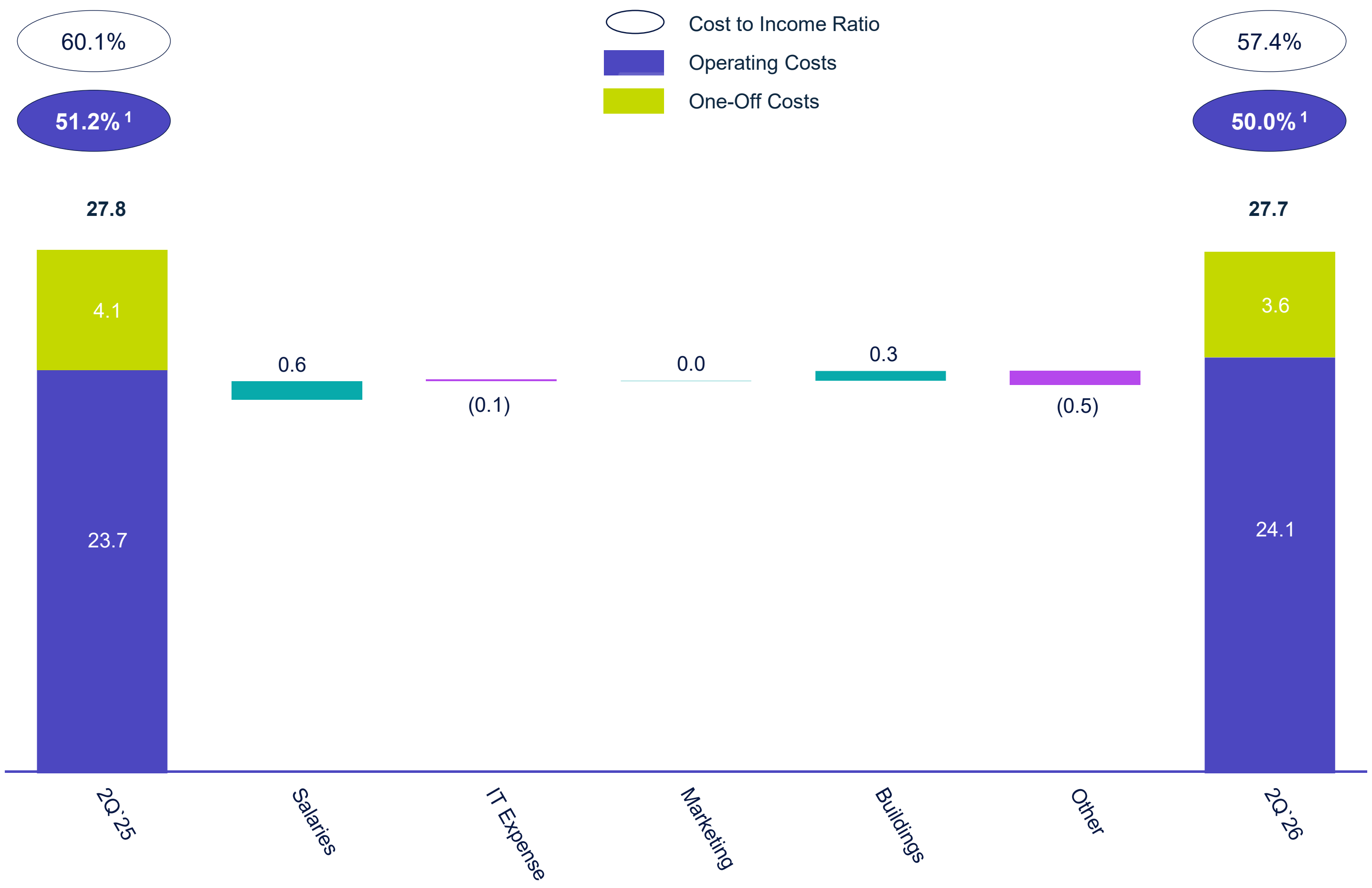


Operating Expenses

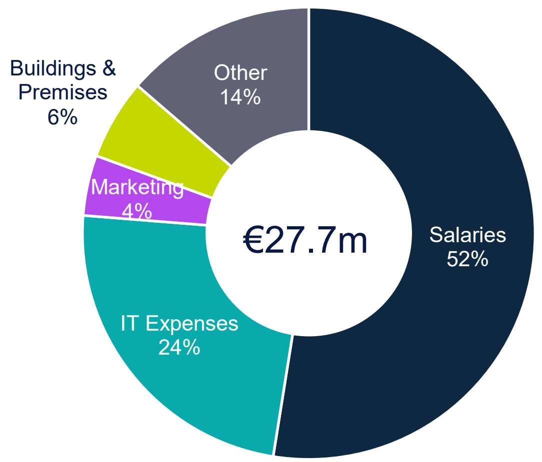
Key Highlights

- Operating expenses remained broadly stable YoY
- The main increases were recorded in personnel costs, reflecting general wage inflation, and premises-related expenses associated with the new headquarters

Operating Expenses Development YoY (€'m)



Operating Expenses Structure (Q2'26)



Notes:
(1) Adjusted Cost to income ratio exclude costs related to the core banking system upgrade, rebranding and the new office building as these are considered non-recurring

Asset Quality

Key Highlights

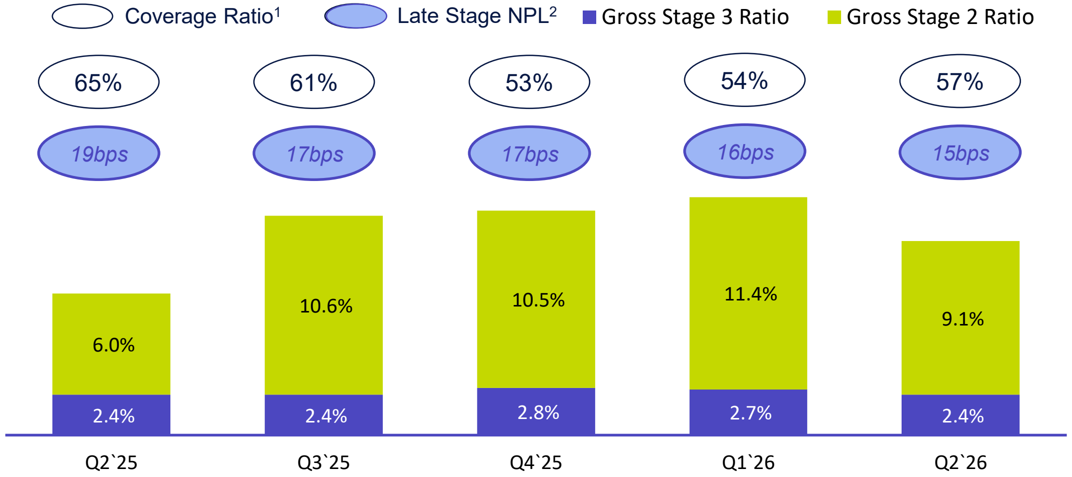
- A strong macroeconomic backdrop and disciplined underwriting continued to support excellent asset quality
- Late-stage NPLs remain very low, accounting for only 0.15% of the total portfolio
- We remain comfortable with our overall NPL position and do not expect any material changes in the near term

Loan Impairment Losses Development (€'m) and Cost of Risk (%)

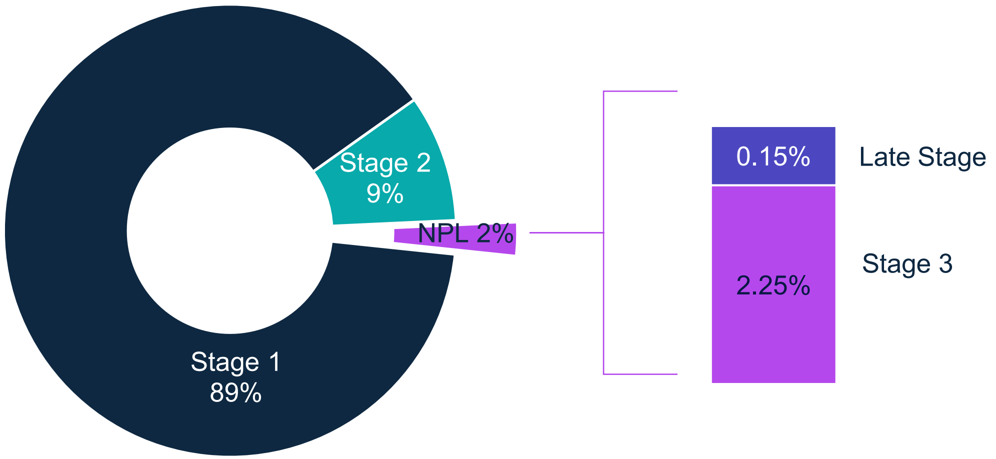
Loan impairment Losses	Q2'25	Q3'25	Q4'25	Q1'26	Q2'26
Impact of Parameters	0.7	2.1	4.3	0.8	1.6
New Lending, Impact of Individual Assessments and Model Adjustment	(3.0)	(1.8)	(4.9)	(1.3)	(1.4)
Total	(2.3)	0.3	(0.6)	(0.5)	0.2

Cost of Risk *(Trailing 12 Months)*	LTM Q2'25	LTM Q3'25	LTM Q4'25	LTM Q1'26	LTM Q2'26
Total CoR	0.33%	0.22%	0.13%	0.09%	0.02%

Stage 2 and Stage 3 Dynamics



Asset Quality (Q2'26)



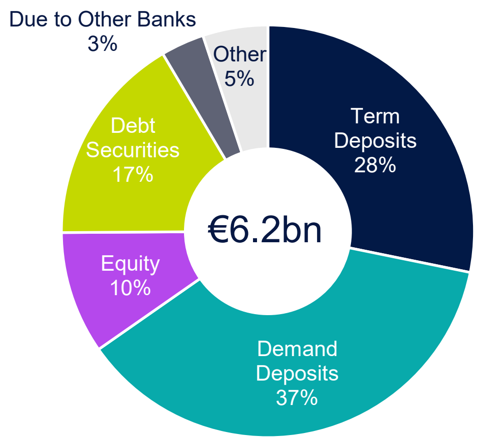
Notes:
(1) Coverage ratio calculated as total provisions over total NPLs
(2) Late stage NPLs are loans considered to have low chance of recovery

Funding

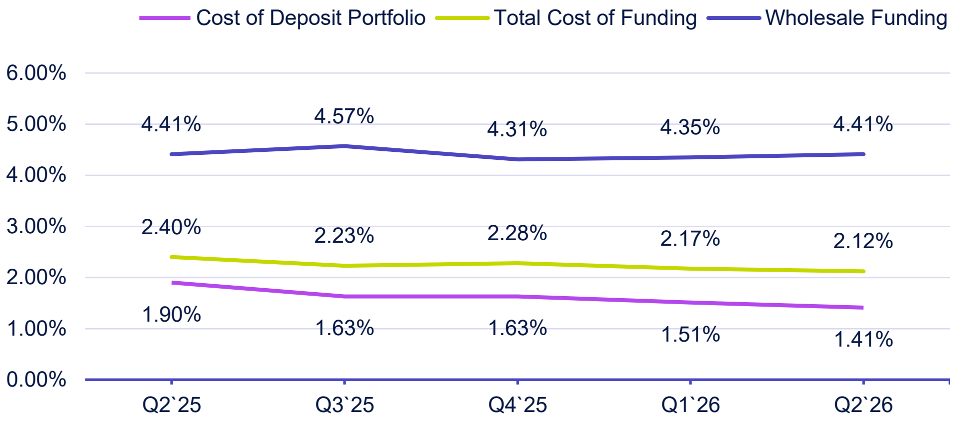
Key Highlights

- Managed to further decrease our funding costs primarily driven by deposit funding
- Current account deposits continue to expand proportionally within the funding structure
- We expect to continue optimizing our funding structure going forward

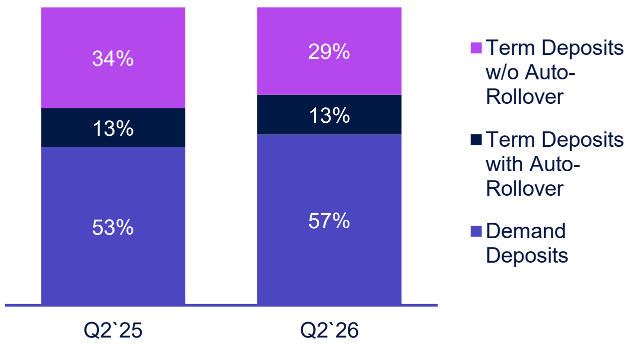
Funding Portfolio Breakdown (Q2'26)



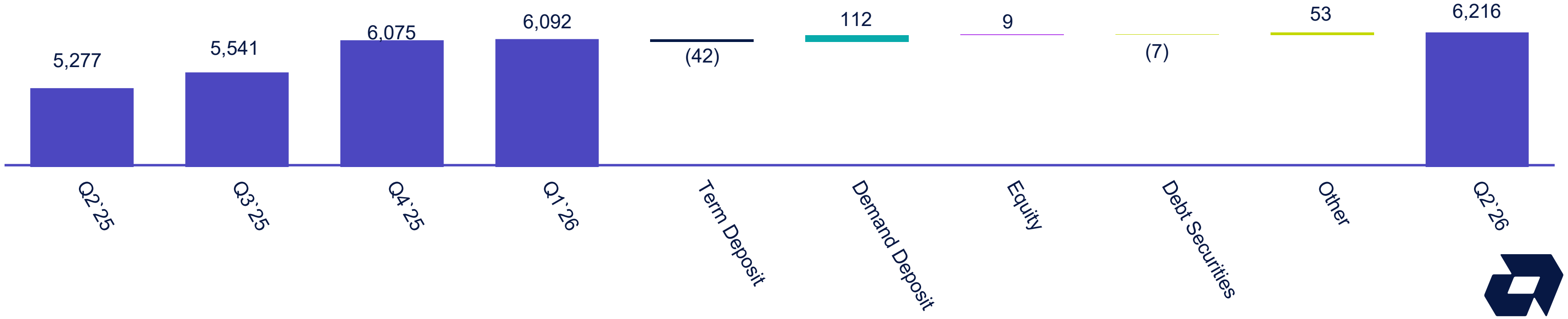
Cost of Funding



Deposit Portfolio Structure



Total Funding Portfolio Development (€'m)

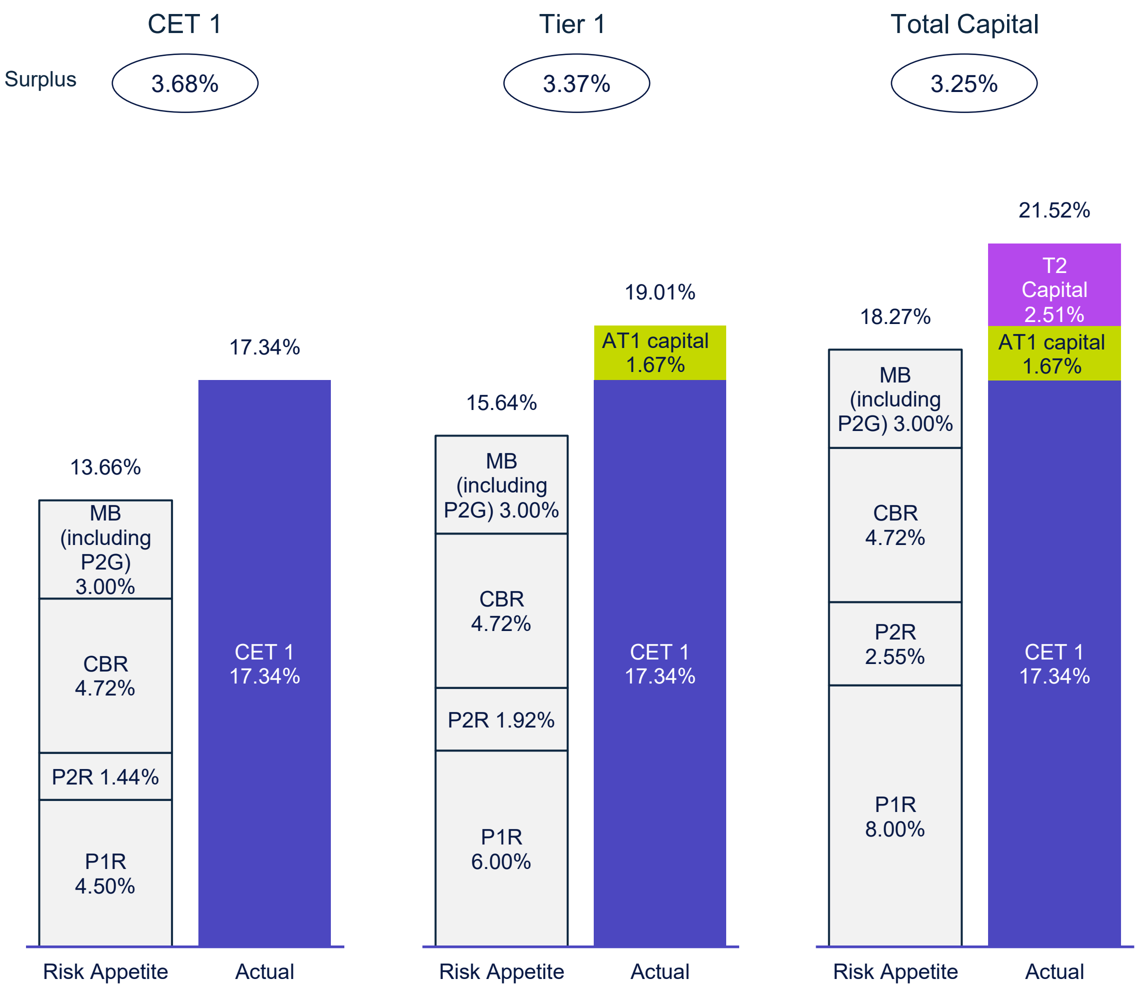


Capital Ratios and Requirements

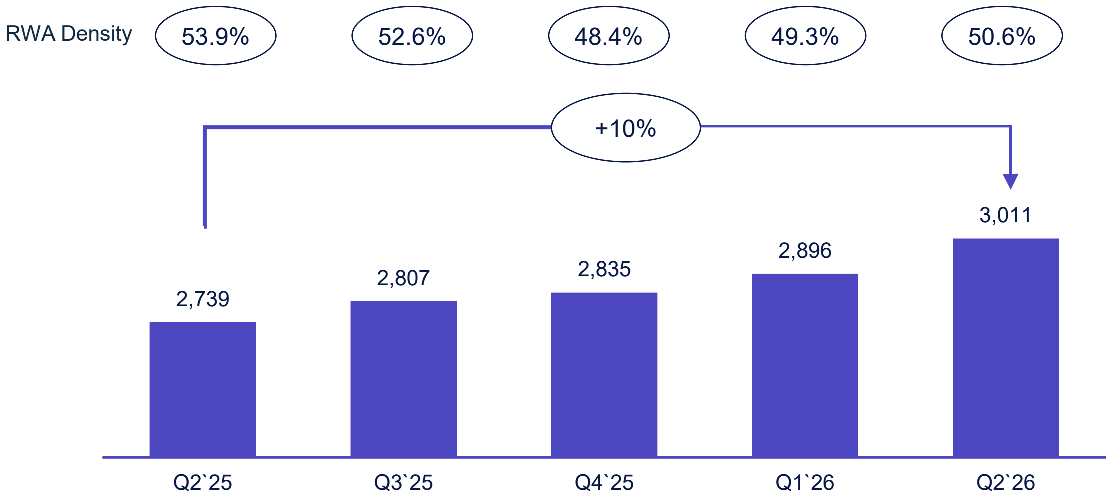
Key Highlights

- The capital position remains strong, providing a solid foundation for future growth
- RWA density remained at a comfortable level, reflecting a balanced risk profile

Sufficient Capital to Support Growth Going Forward[1]



Risk Weighted Assets (RWA) [1]



Notes:
(1) Preliminary data

Concluding Remarks

- **Strong underlying performance** – Core business momentum remained solid, supported by accelerating loan growth, improving margins and disciplined cost management
- **Resilient operating fundamentals** – Asset quality remained strong, while the capital position continued to provide flexibility for growth
- **Results impacted by a one-off charge** – Reported performance was affected by an approximately EUR 8.2 million non-cash, non-recurring impairment related to revised Pillar II pension reform impact assumptions

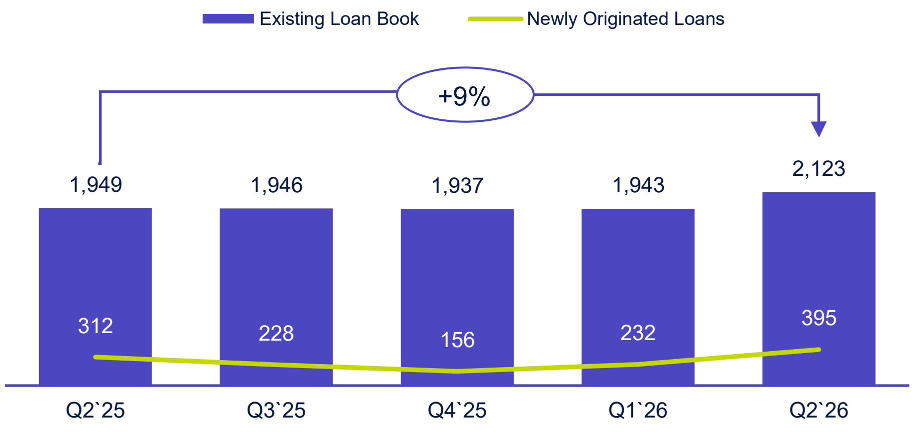
Business Segment Results

Corporate Clients Segment Development

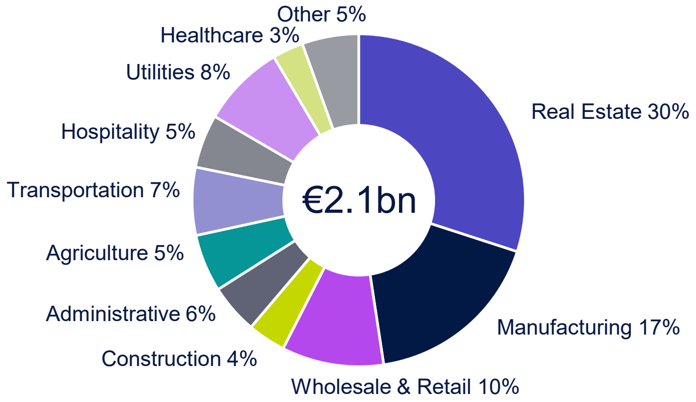
Key Highlights

- Corporate lending activity recovered after slower first quarter, loan book grew +9% YoY
- Lending growth was particularly strong across the manufacturing, transportation and utilities sectors
- A flagship financing transaction during the quarter supported the acquisition of a EUR 12 million Handymax dry-bulk vessel, the largest vessel of its type registered in Lithuania
- The transaction marked the sixth expansion project financed over an 11-year relationship, supporting fleet diversification and further growth in international dry-bulk shipping.
- Deposits showed strong growth of +18% YoY

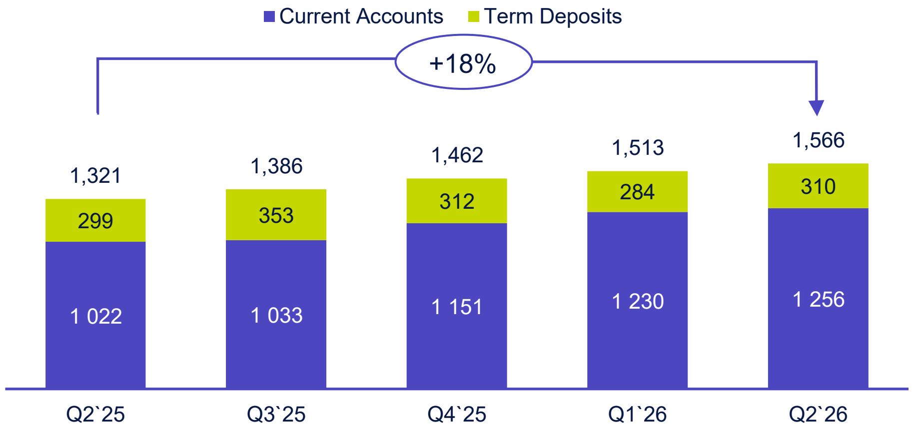
Corporate Loans[1] (€'m)



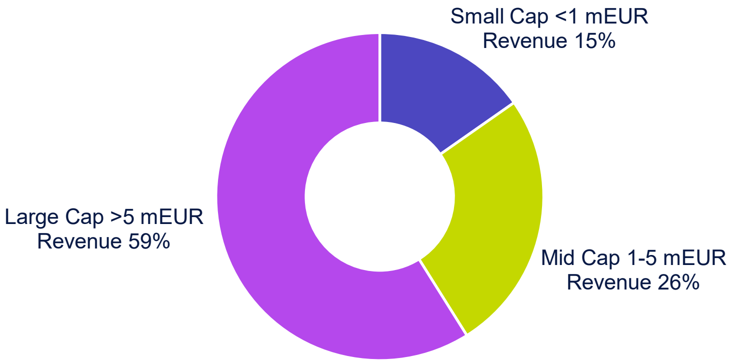
Corporate Loans by Sectors[1] (Q2'26)



Deposits from Corporate Customers (€'m)



Corporate Book by Client Type (Q2'26)



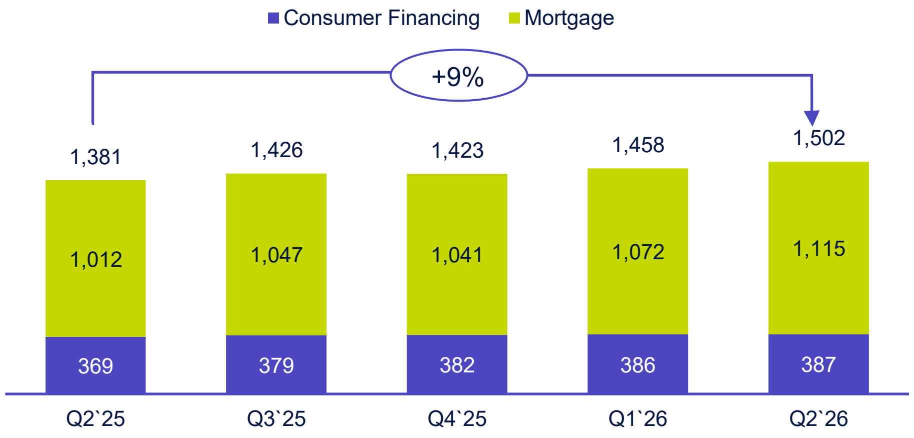
Notes: (1) Excluding Renovation loans

Private Clients Segment Development

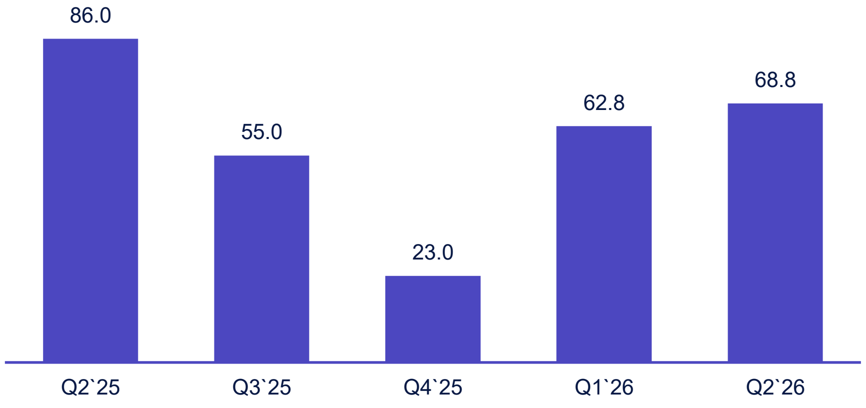
Key Highlights

- Private client loans grew 9% YoY, supported mainly by strong mortgage demand
- Housing market activity remained strong, with June transactions up nearly 12% YoY and around 10% above the ten year average for the month, supporting continued mortgage lending momentum

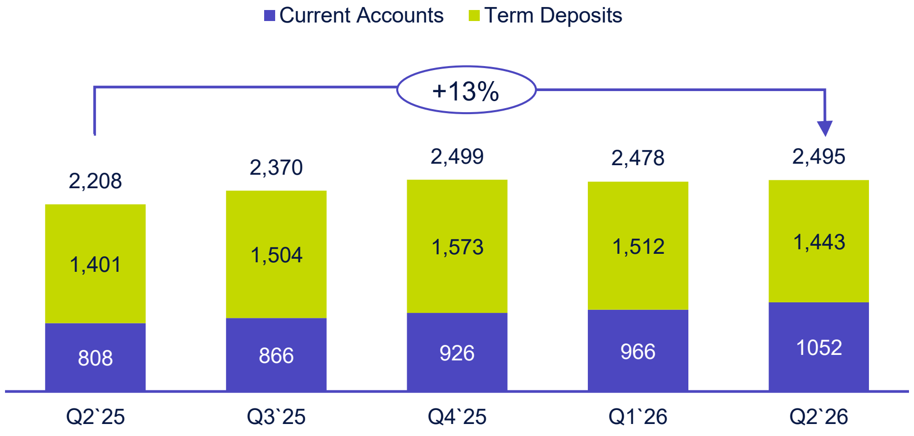
Private Loans (€'m)



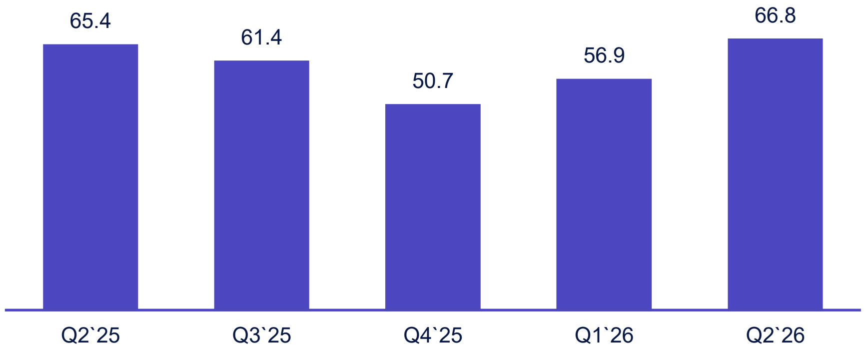
New Mortgage Agreements (€'m)



Private Client Deposits (€'m)



New Consumer Financing Agreements (€'m)

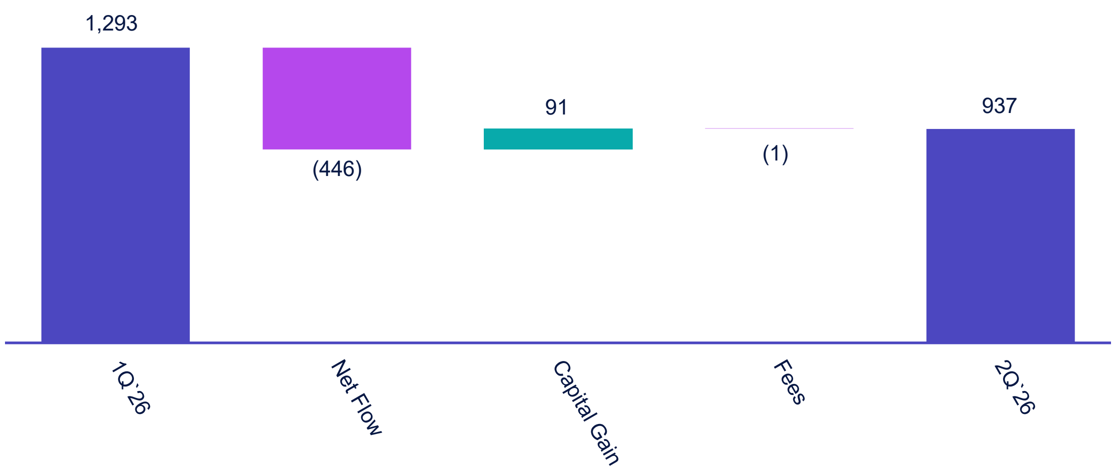


Asset Management Development

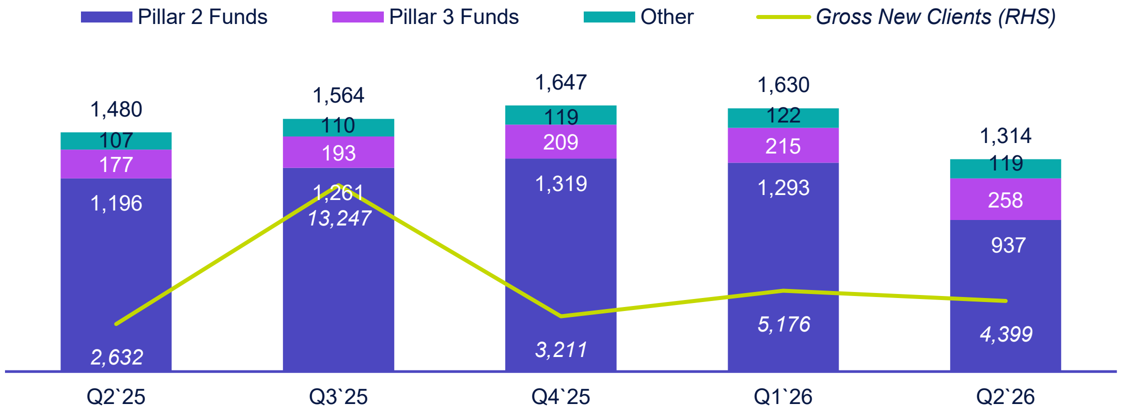
Key Highlights

- Pillar II fund performance remained strong; however, significant reform-related withdrawals negatively affected assets under management and the overall asset management business
- Pillar III funds recorded strong positive net inflows during the quarter, partly supported by a portion of withdrawn Pillar II assets being redirected into voluntary pension products

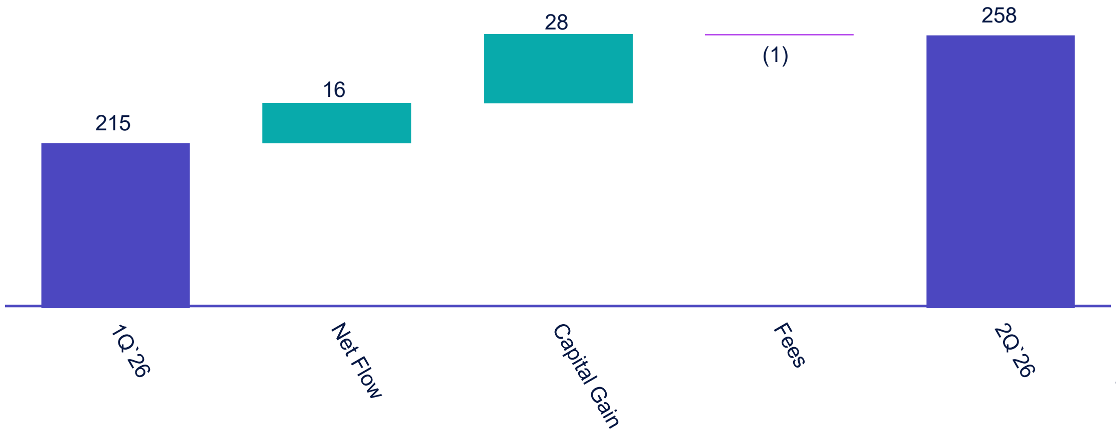
Asset Management Pillar 2 AuM Development (€’m)



Asset Management (€’m)



Asset Management Pillar 3 AuM Development (€’m)

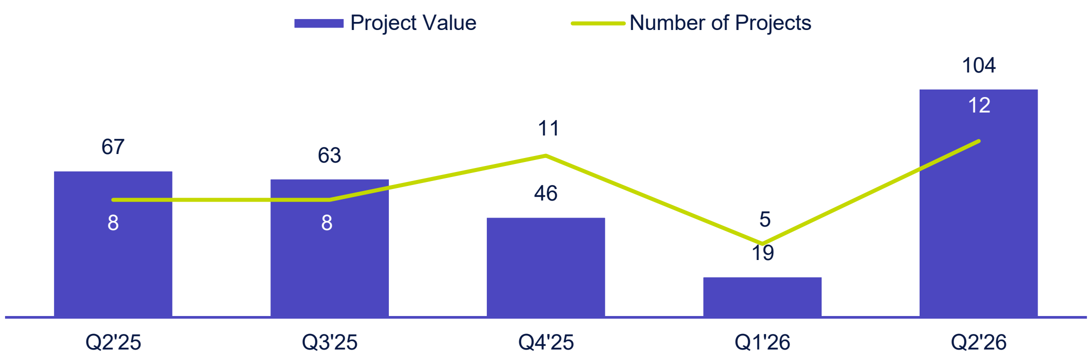


Debt Capital Markets

Key Highlights

- Bond market activity increased in the second quarter, reflecting the typical seasonal pick-up in issuance
- Real estate continued to account for the largest share of bond financing, across both property development and operating company segments
- Advised on a bondholder voting process relating to proposed amendments to an existing EUR 50 million bond issue

Aggregate Value of Projects Supported by the Bank (€'m)



UAB REFI Sun
Public placement
Acted as Sole Manager
€12m
Jun-26

AS PN project
Project arranger
Acted as Lead Manager
€9m
May-26

AS PN project
Project arranger
Acted as Lead Manager
€9m
Feb-26

UAB ILTE
Private placement
Settlement and Payment Agent
€112m
Dec-25

UAB Kvartalas
Public placement
Acted as Sole Manager
€5m
Jun-26

AB Panevėžio stiklas
Public placement
Acted as Sole Manager
€6m
Apr-26

UTIISIB UAB Capitalica European Office Fund
Public placement
Acted as Lead Manager
€4m
Feb-26

AS Storent Holding
Public placement
Acted as Dealer
€17m
Dec-25

Appendix

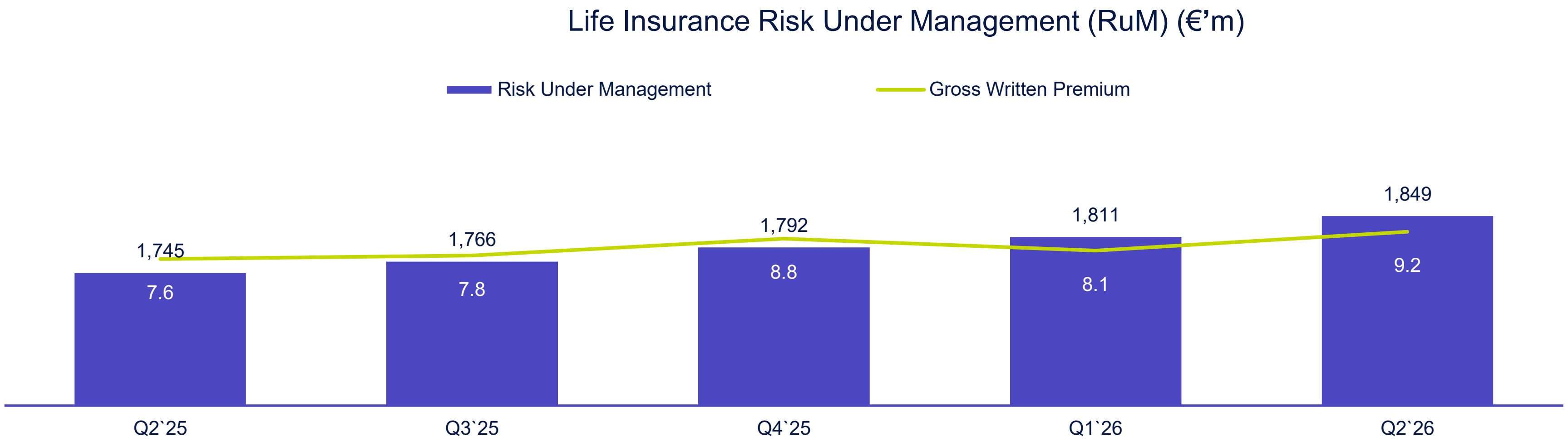
Income Statement

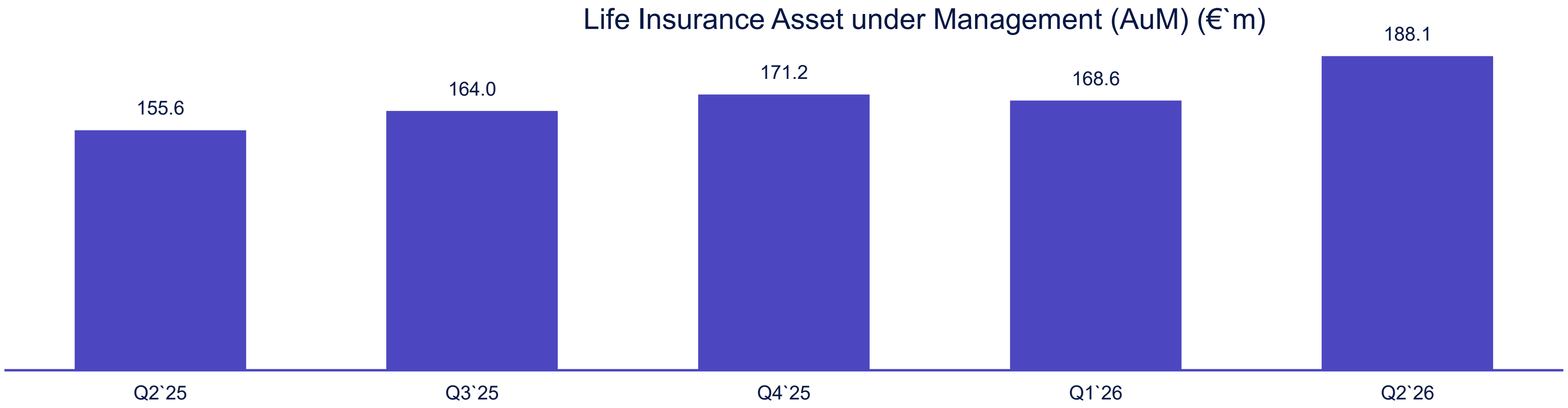
In €'000	Q2’26	Q2’25	%∆ YoY	1H’26	1H’25	%∆ YoY
Interest income	58,717	54,971	7%	117,203	110,330	6%
Other similar income	5,824	6,019	(3%)	11,354	11,653	(3%)
Interest expense	(27,793)	(26,986)	3%	(56,017)	(53,568)	5%
Net interest income	**36,748**	**34,004**	**8%**	**72,540**	**68,415**	**6%**
Fee and commission income	10,813	9,973	8%	20,258	19,725	3%
Fee and commission expense	(2,204)	(2,419)	(9%)	(4,235)	(4,610)	(8%)
Net fee and commission income	**8,609**	**7,554**	**14%**	**16,023**	**15,115**	**6%**
Revenue related to insurance activities	1,679	1,479	14%	2,730	3,190	(14%)
Net gain from trading activities (excl. insurance activities)	1,140	3,111	(63%)	2,297	5,081	(55%)
Other operating income	124	27	357%	396	3,980	(90%)
Total revenue	**48,300**	**46,175**	**5%**	**93,986**	**95,781**	**(2%)**
Salaries and related expenses	(14,593)	(13,655)	7%	(28,734)	(27,621)	4%
Depreciation and amortization expenses	(2,097)	(2,050)	2%	(3,869)	(4,405)	(12%)
Other operating expenses (excluding D&A)	(11,050)	(12,041)	(8%)	(20,743)	(20,832)	0%
Total operating expenses	**(27,740)**	**(27,746)**	**0%**	**(53,346)**	**(52,858)**	**1%**
Operating profit before impairment losses	**20,560**	**18,429**	**12%**	**40,640**	**42,923**	**(5%)**
Allowance for impairment losses	(9,835)	(1,562)	529%	(10,337)	(3,779)	174%
Share of the profit or loss of investments in subsidiaries	-	-	-	(176)	-	N/A
Income tax expense	(2,963)	(2,650)	12%	(6,945)	(7,245)	(4%)
Net profit	**7,762**	**14,217**	**(45%)**	**23,182**	**31,899**	**(27%)**

Statement of Financial Position

In €'000	Q2'26	Q2'25	%∆ YoY
ASSETS			
Cash and cash equivalents	396,596	575,315	(31%)
Securities in the trading book	10,393	230,588	(95%)
Due from other banks	10,862	2,614	316%
Derivative financial instruments	1,969	263	649%
Loans to customers	3,963,725	3,669,372	8%
Investment securities at fair value	510,735	43,840	1065%
Investment securities at amortized cost	1,224,568	666,050	84%
Investments in subsidiaries and associates	200	270	(26%)
Intangible assets	29,769	41,142	(28%)
Property, plant and equipment	36,513	14,070	160%
Other assets	30,520	33,963	(10%)
Total assets	**6,215,850**	**5,277,487**	**18%**
LIABILITIES			
Due to other banks and financial institutions	200,915	182,593	10%
Derivative financial instruments	8,245	1,017	711%
Due to customers	4,060,526	3,529,632	15%
Debt securities in issue	1,034,607	731,907	41%
Liabilities related to insurance activities	1,056	216	389%
Other liabilities	4,919	6,241	(21%)
Current income tax liabilities	231,915	196,064	18%
Deferred income tax liabilities	78,119	54,488	43%
Total liabilities	**5,620,302**	**4,702,158**	**20%**
EQUITY			
Share capital	189,196	192,269	(2%)
Share premium	25,534	25,534	0%
Treasury shares (-)	(4,657)	(11,085)	(58%)
Reserve capital	756	756	0%
Statutory reserve	92,123	76,516	20%
Reserve for acquisition of own shares	20,000	20,000	0%
Financial assets revaluation reserve	(799)	(2,372)	(66%)
Other equity	1,240	1,627	(24%)
Retained earnings	272,155	272,084	0%
Total equity	595,548	575,329	4%
Total liabilities and equity	**6,215,850**	**5,277,487**	**18%**

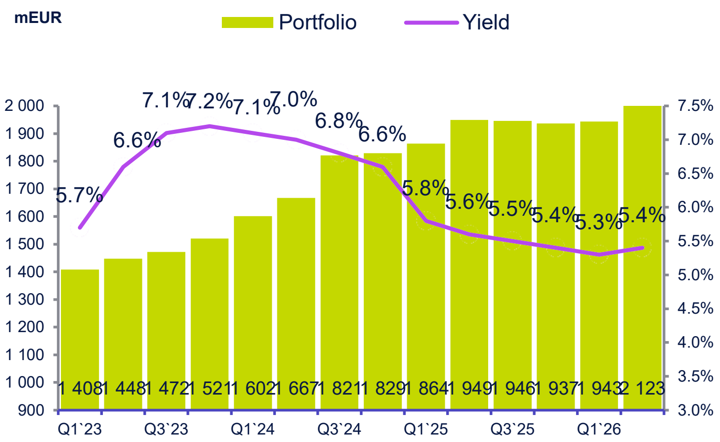
Life Insurance Business



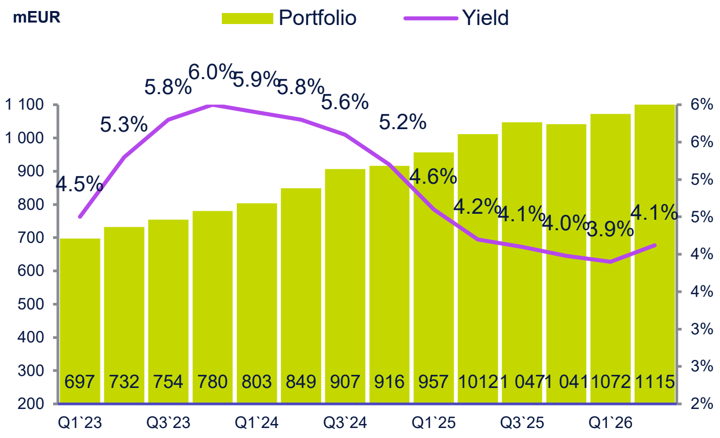


Loan Portfolio Segments Performance

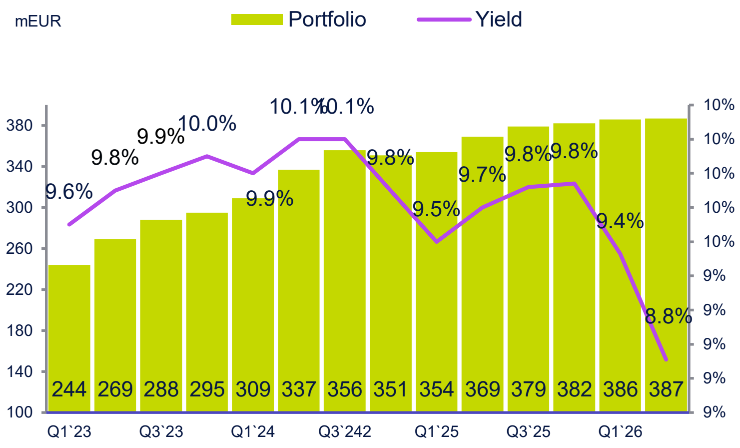
Corporate Lending – Portfolio[1]



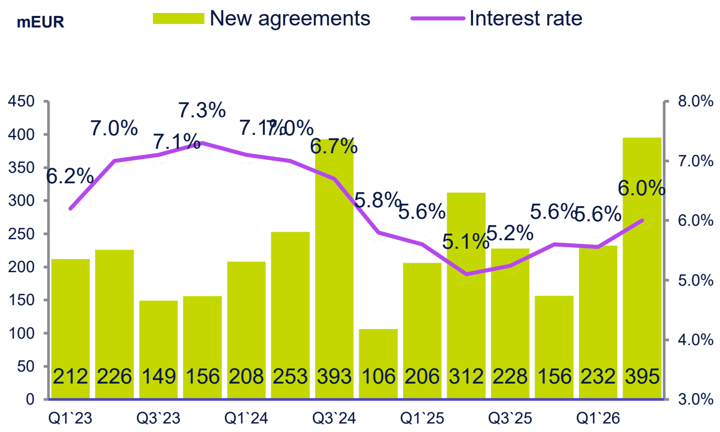
Mortgage – Portfolio



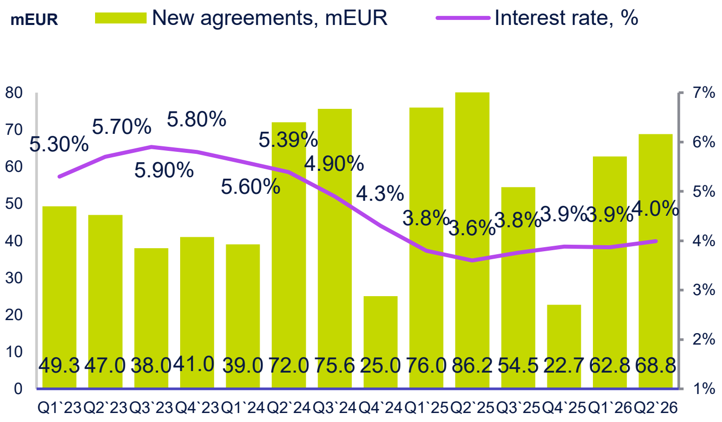
Consumer Financing – Portfolio



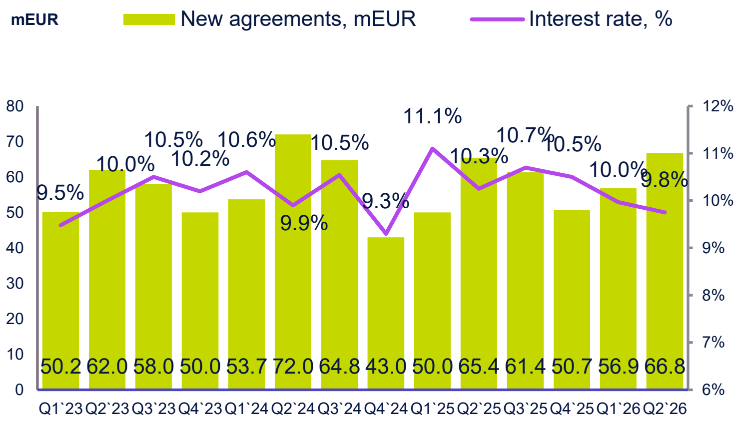
Corporate Lending – New Agreements Signed[1/2]



Mortgage – New Agreements Signed



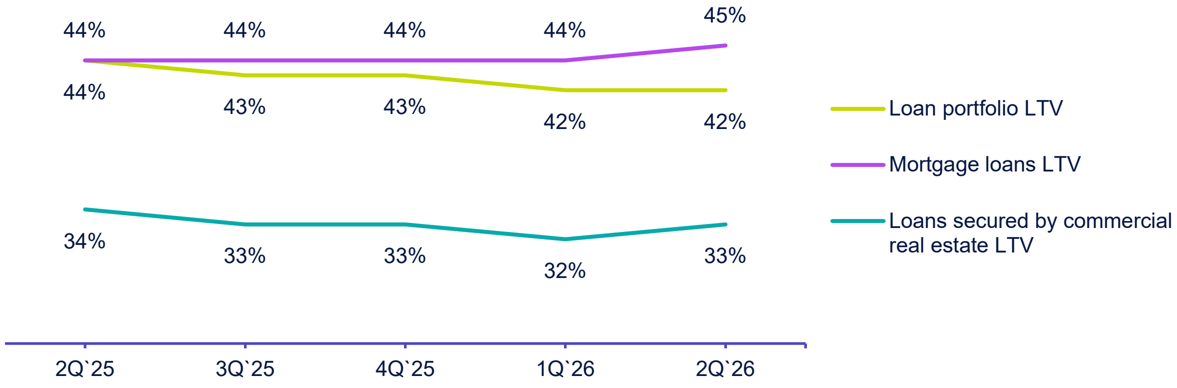
Consumer Financing – New Agreements Signed



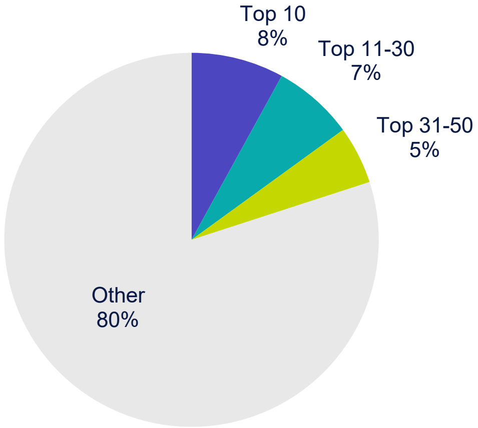
Notes: (1) Includes Financial Institutions (previously allocated to Other segment).
(2) Excluding renovation financing

Robust Loan Portfolio

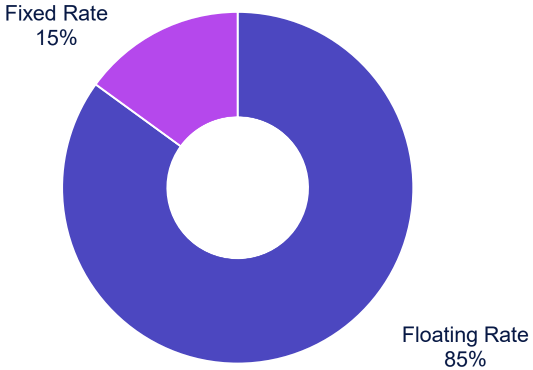
Low LTV Ratios Remains Relatively Stable



Loan Book Concentration[1]



Loan Portfolio Rate Type



Loan Book Collateralization

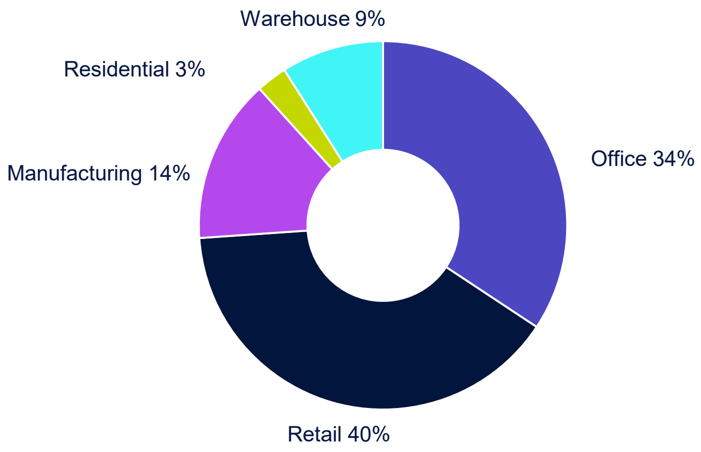
	Q1'25	Q2'25	Q3'25	Q4'25	Q1'26	Q2'26
Loan volume covered by collateral	**87%**	**85%**	**86%**	**86%**	**86%**	**86%**
Of which: LTV from 0 to 30	16%	15%	15%	16%	16%	16%
Of which: LTV from 30 to 70	51%	49%	50%	48%	48%	47%
Of which: LTV more than 70	20%	21%	21%	22%	21%	23%
Mortgage loans covered by collateral	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**
Of which: LTV from 0 to 30	13%	12%	12%	12%	13%	12%
Of which: LTV from 30 to 70	52%	50%	53%	53%	55%	54%
Of which: LTV more than 70	35%	37%	34%	34%	32%	34%
Loans not covered by collateral (excluding consumer)	**13%**	**15%**	**14%**	**14%**	**14%**	**14%**

Notes: (1) Top Loans excluding loans to government as % of total loan book

Conservative and Diversified CRE Portfolio

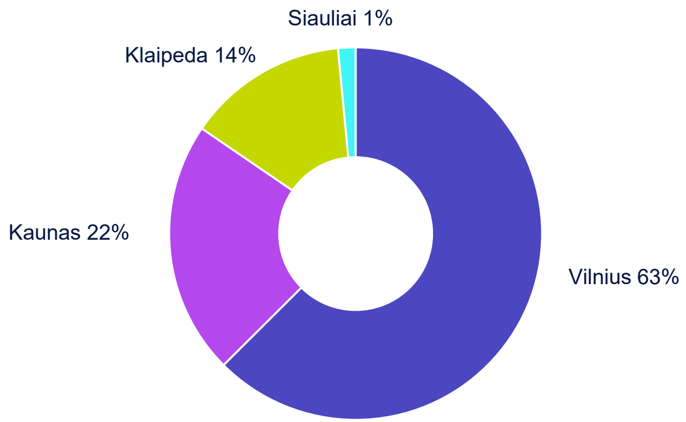
CRE: Underlying Property Types

Top 20 Corporate Real Estate Client Breakdown by Asset Class (Jun-25)



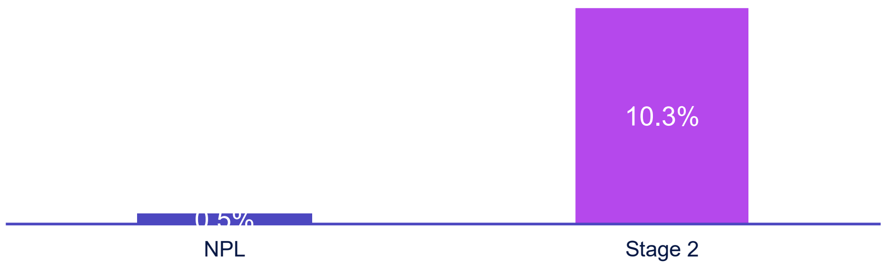
CRE: High Geographic Diversification

CRE Split by Region (Jun-25)



CRE Portfolio Defined by Low LTV Ratios (Mar-26)

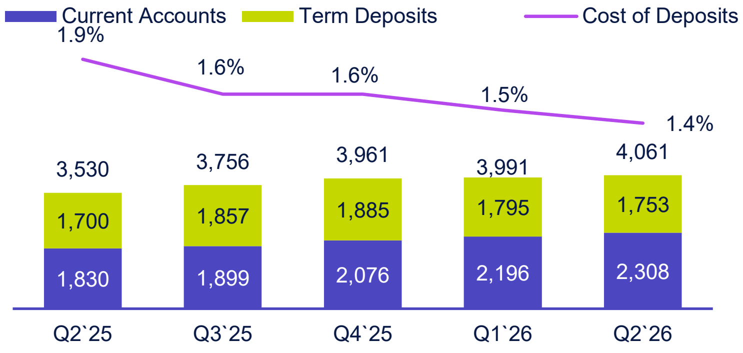
Low NPL Levels Across CRE Loans (Mar-26)



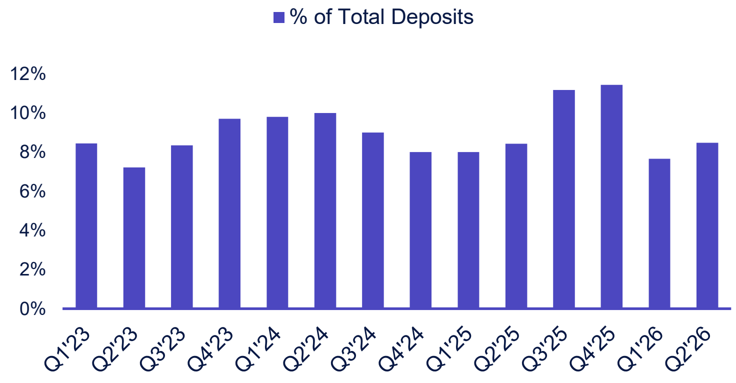
Notes: (1) Excluding Renovation loans

Sticky Local Deposits

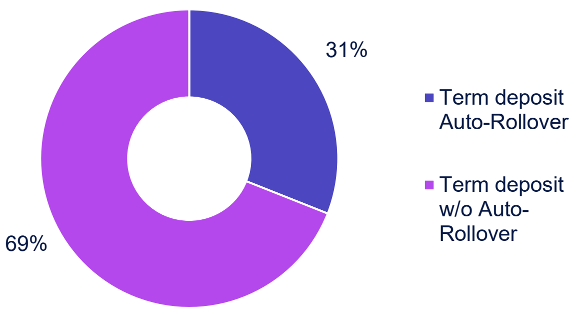
Deposits Development



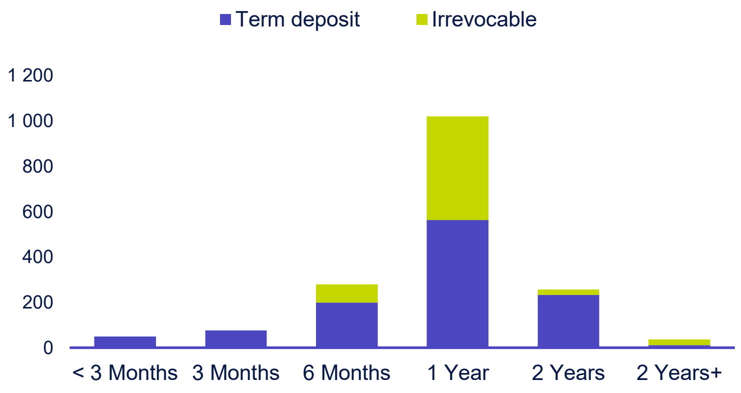
Top 10 Depositors



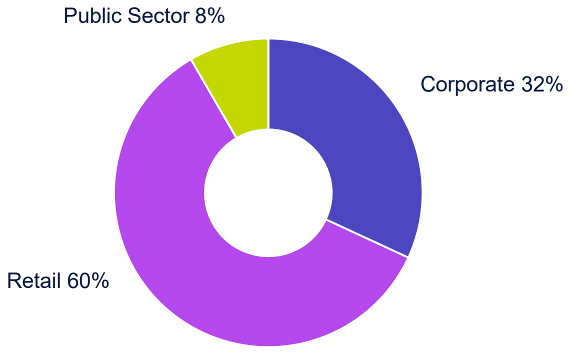
Term Deposits with Auto-Rollover (Jun-26)



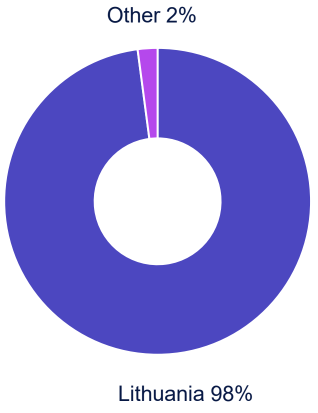
Term Deposits by Maturity (€'m) (Jun-26)



Deposits by Client Type (Jun-26)



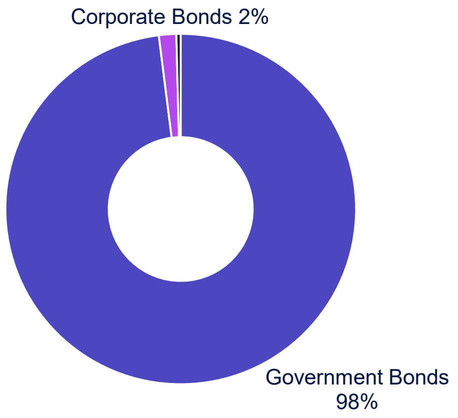
Deposits by Client Location (Jun-26)



Solid Liquidity Position

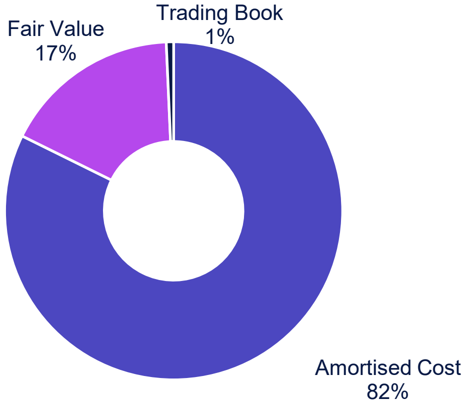
Securities Portfolio (Jun-26)

By Security Type, Bank-only



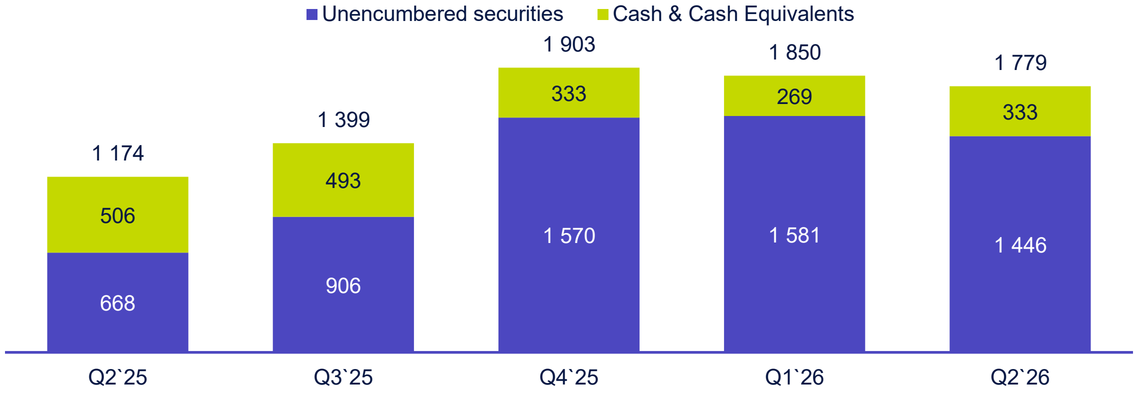
Securities Portfolio (Jun-26)

By Accounting Method, Bank-only



Liquid Assets (€'m)

Group Figures



Strong Liquidity Position (Jun-26)

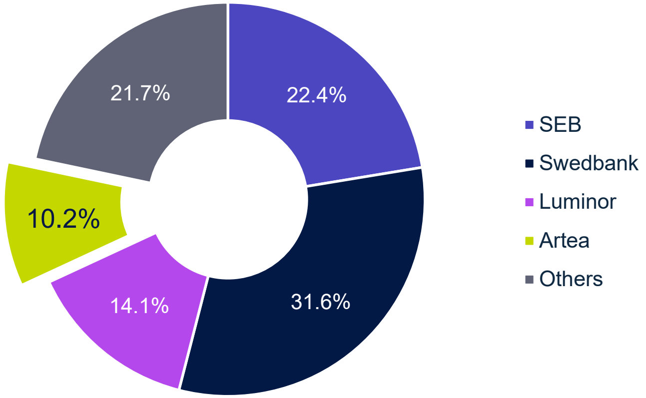
Group Figures

179%
Liquidity Coverage Ratio

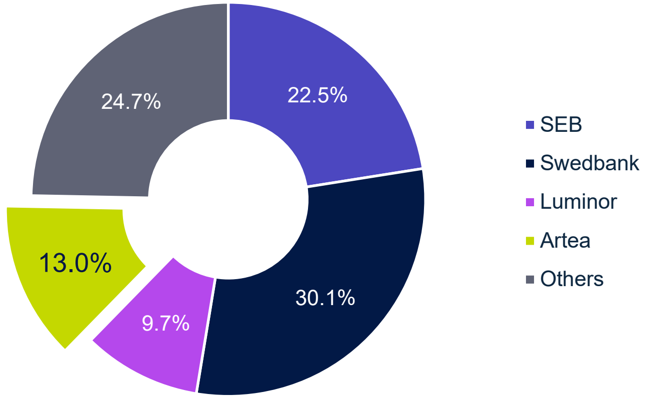
150%
Net Stable Funding Ratio

Artea Market Share in Lithuania

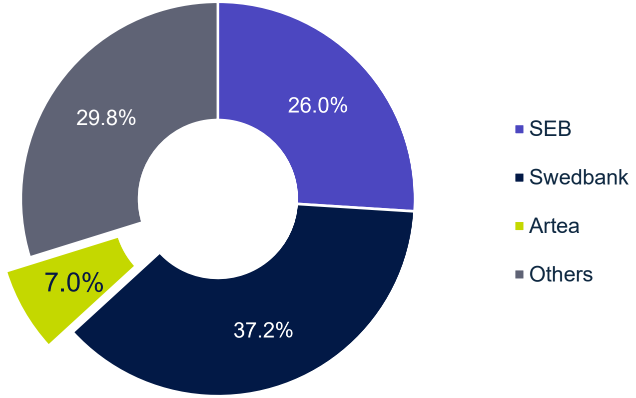
Loan Portfolio Market(1)



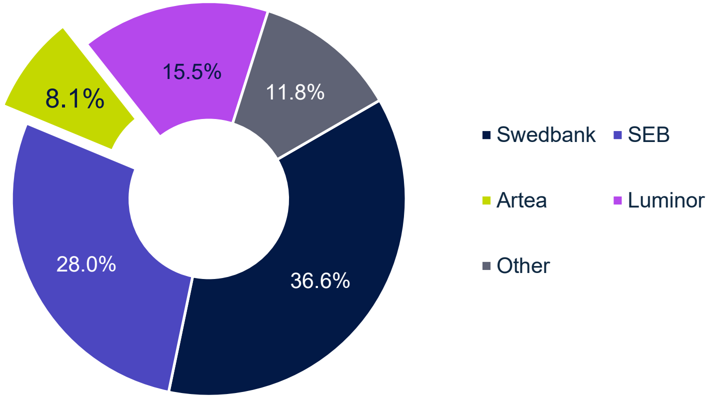
Corporate Lending(1)



Mortgage(1)



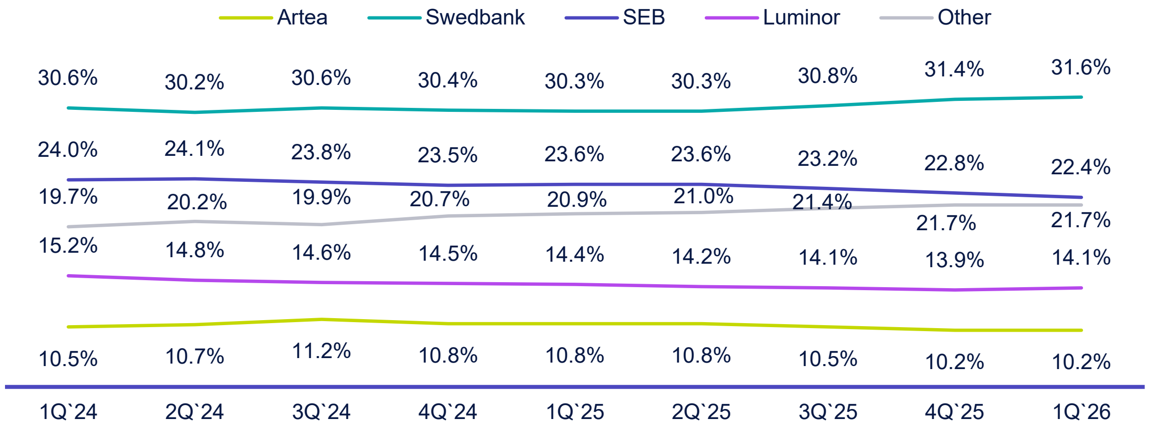
Deposits(1)



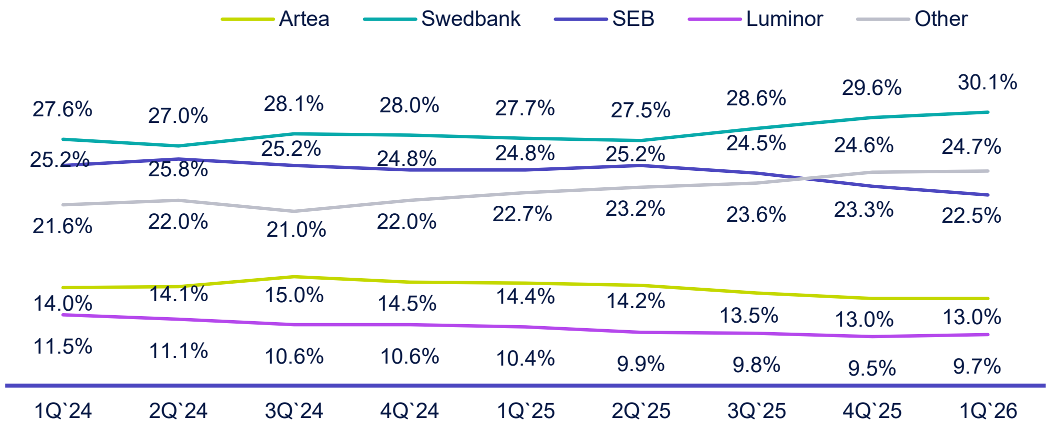
Notes: (1) Market share statistics as of 1Q'26 excluding Revolut
Source: Bank of Lithuania (BoL) and Lithuanian Banking Association (LBA)

Artea Market Share Development

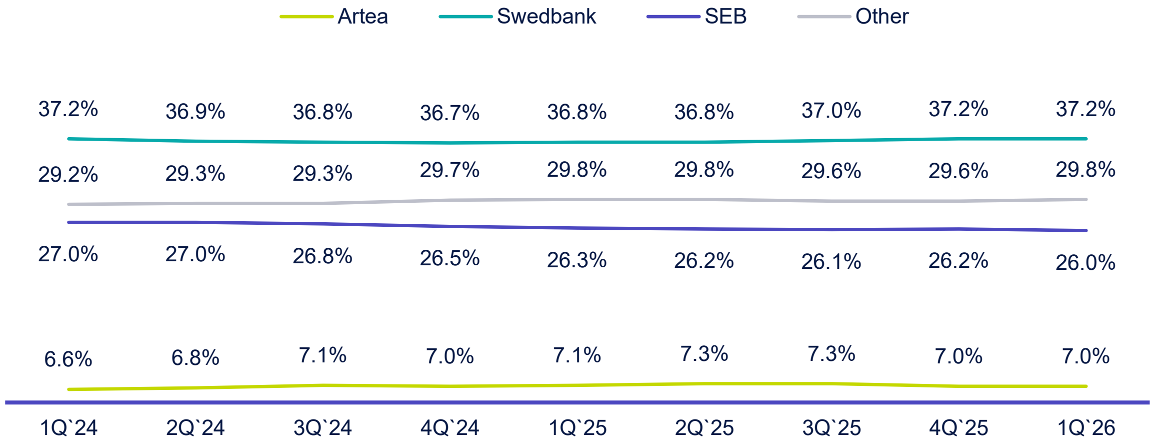
Loan Portfolio Market[1]



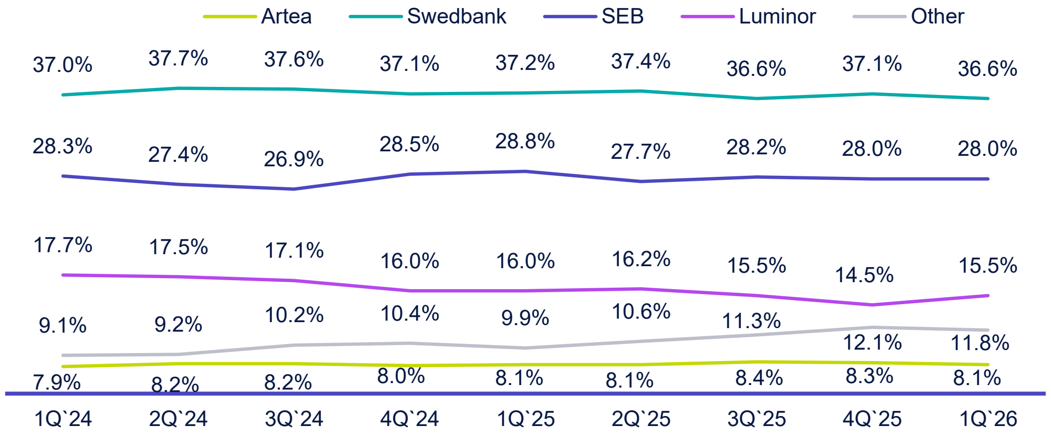
Corporate Lending[1]



Mortgage[1]



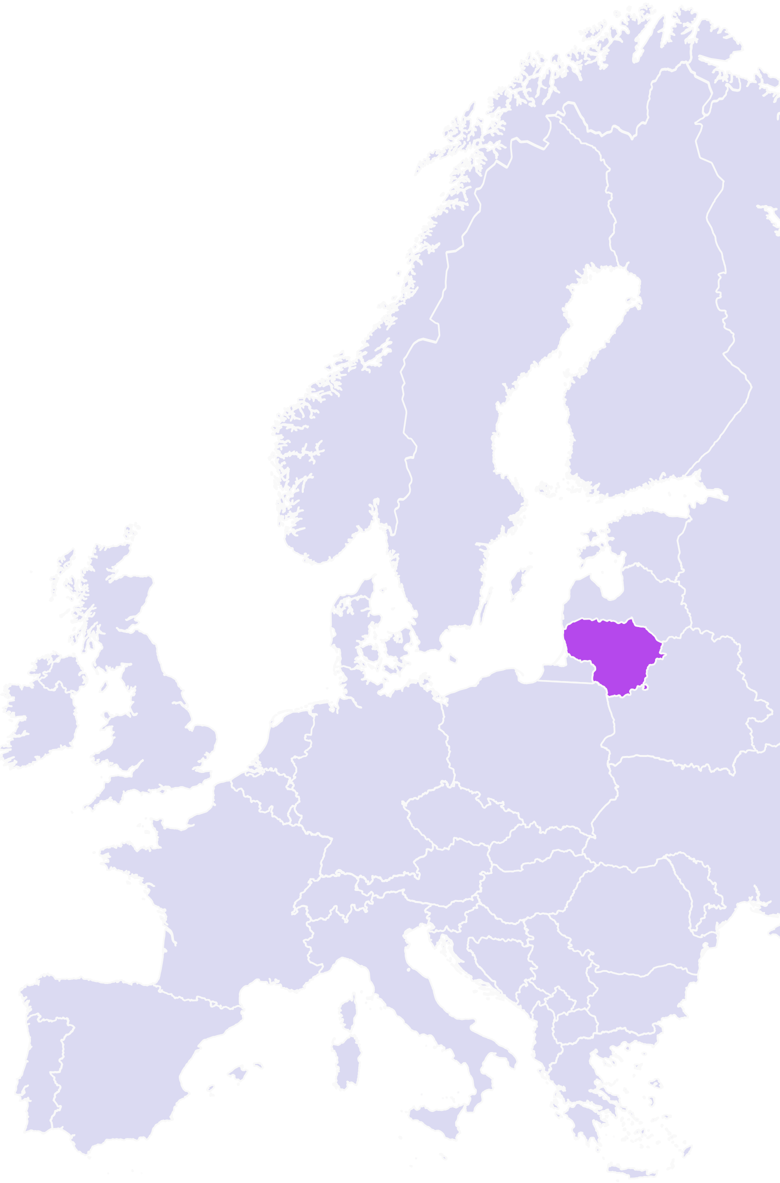
Deposits[1]



Notes: (1) Market share statistics as of 1Q'26 excluding Revolut
Source: Bank of Lithuania (BoL) and Lithuanian Banking Association (LBA)

Lithuania: Sound Fundamentals and Solid Growth

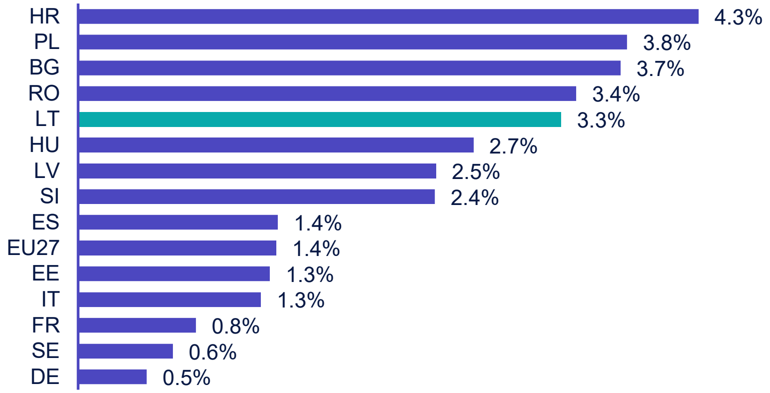
- Membership in prominent organisations of economic integration and security (EU, NATO, OECD)
- Competitive, Western-oriented economic growth model
- Front-runners according to the business climate measures
- Sound and balanced credit risk profile
- Still catching-up: faster growth and higher yield potential



Key Facts (2025)

POPULATION	2.9 million
NOMINAL GDP	€83 billion
CREDIT RATINGS[1]	A2 / A / A
GDP/CAPITA IN PPS	88% of EU avg.
PUBLIC DEBT[2]	38%

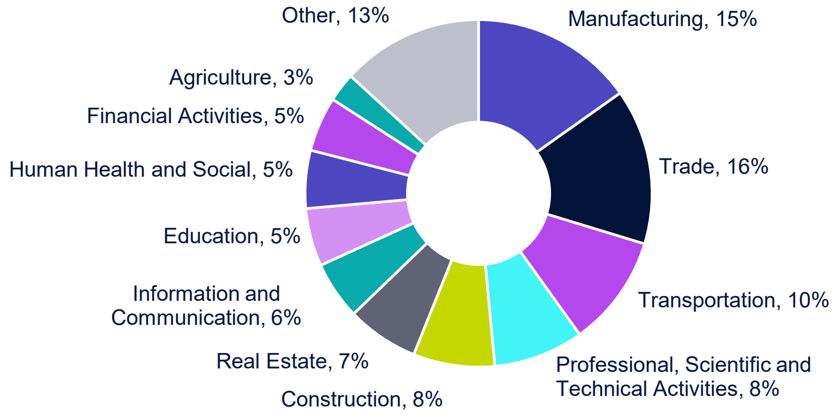
Real GDP Growth (% CAGR 2015-2025)



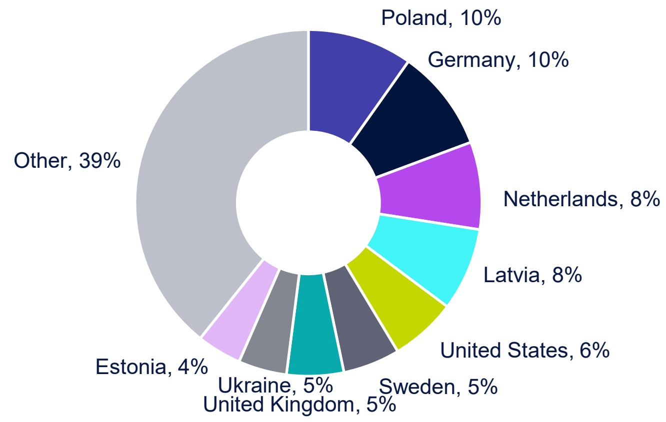
Source: IMF, ECB Data Warehouse, Eurostat
Notes:
(1) Moody's / Standard & Poor's / Fitch Ratings
(2) As percentage of GDP

Lithuania's Economy: Structure

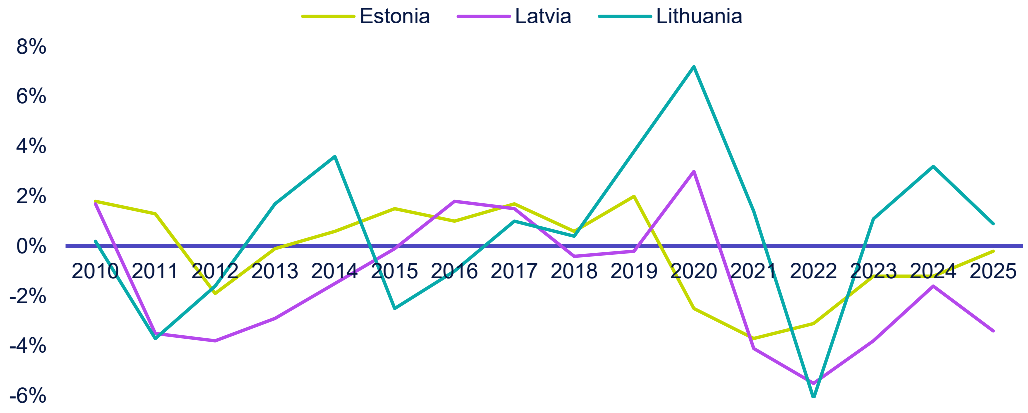
Gross Value Added By Industry



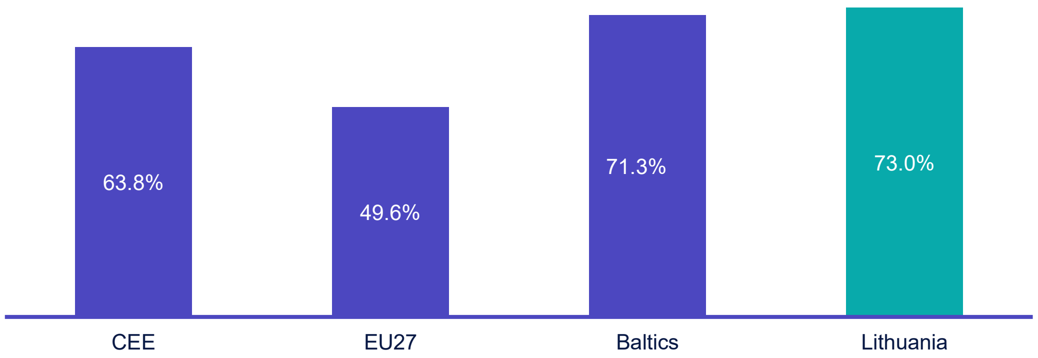
Lithuanian Origin Export Structure By Country (2025)



Current Account Balance (ratio to GDP, %)



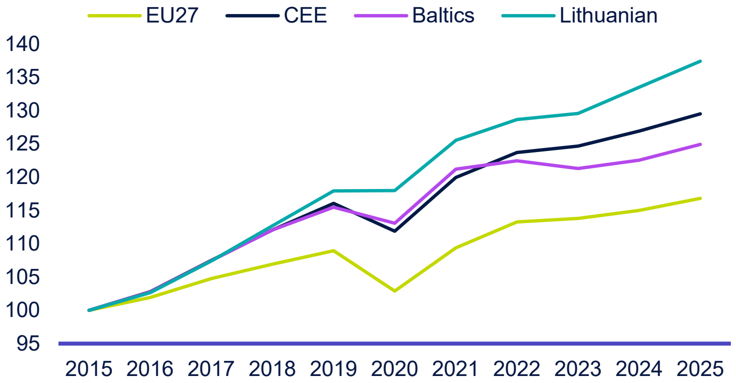
Exports of Goods and Services (ratio to GDP, %)



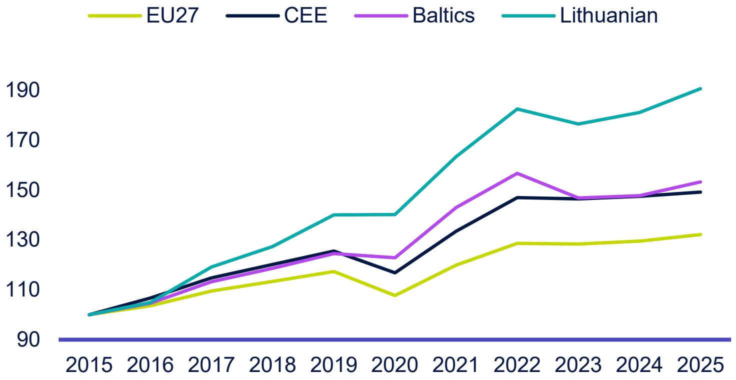
Source: Eurostat
CEE – Bulgaria, Czechia, Estonia, Croatia, Latvia, Lithuania, Hungary, Poland, Romania, Slovenia, Slovakia

Lithuania's Economy: Sound Pace of Convergence

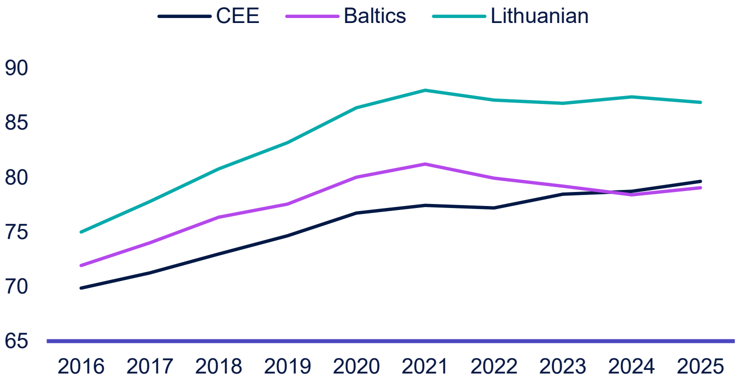
Real GDP
SCDA Index (2015=100), %



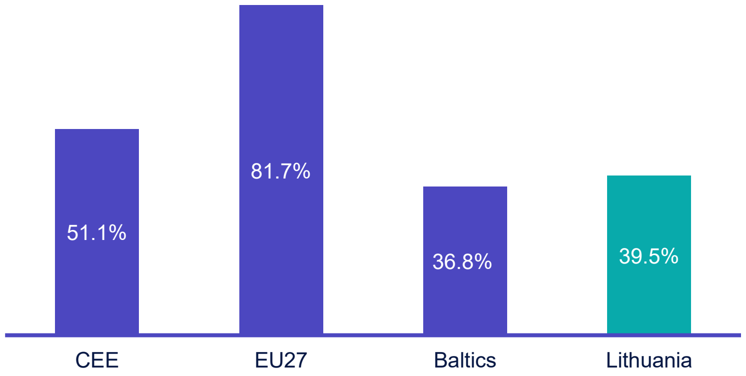
Exports of Goods and Services
(2015=100), %



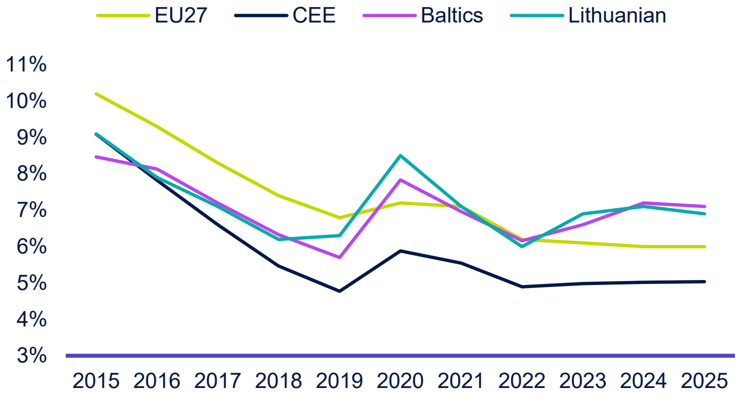
GDP Per Capita in PPS
EU-27=100, %



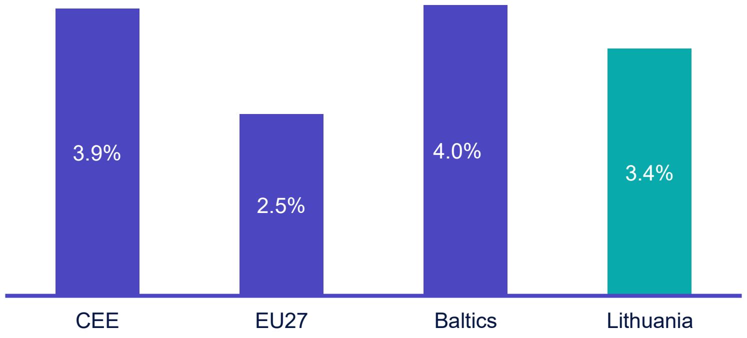
Government Debt to GDP Ratio
(2025)



Unemployment Rate



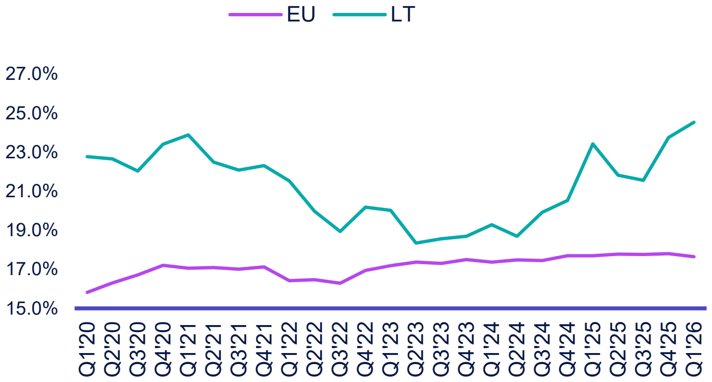
Inflation
Average Annual HICP Inflation Rate (Dec-25)



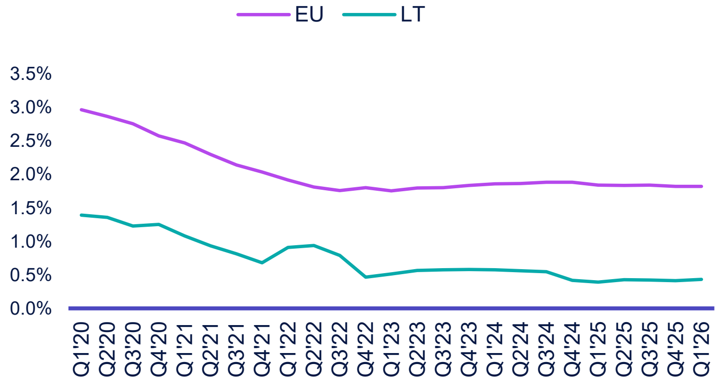
Source: Eurostat
CEE – Bulgaria, Czechia, Estonia, Croatia, Latvia, Lithuania, Hungary, Poland, Romania, Slovenia, Slovakia

Lithuania's Economy: Banking Sector Evolution

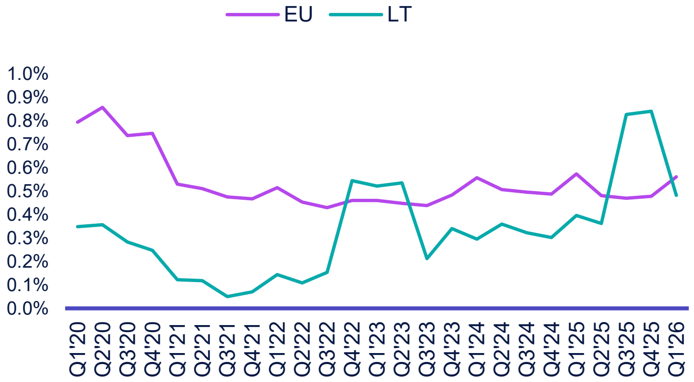
Tier 1 Capital %



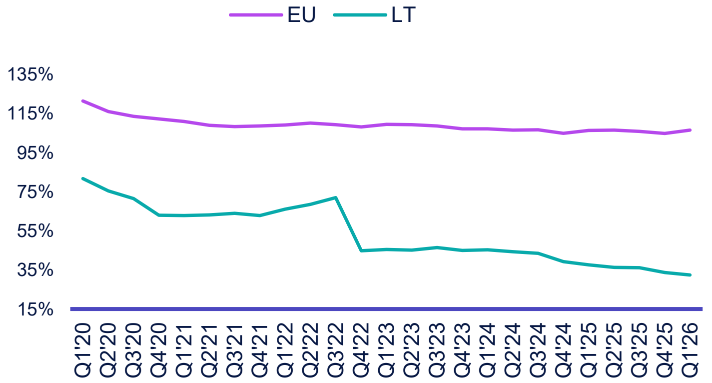
NPL's



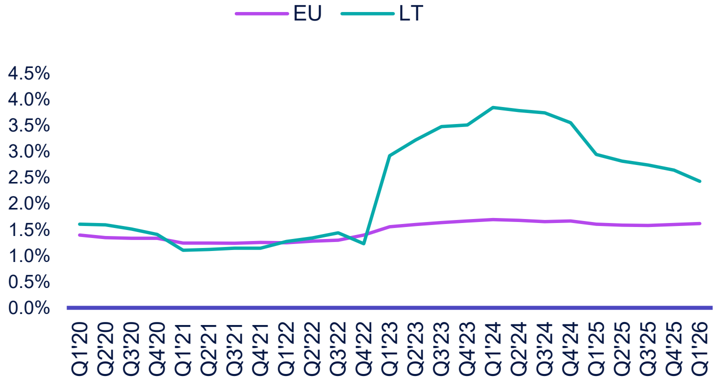
Cost of Risk %



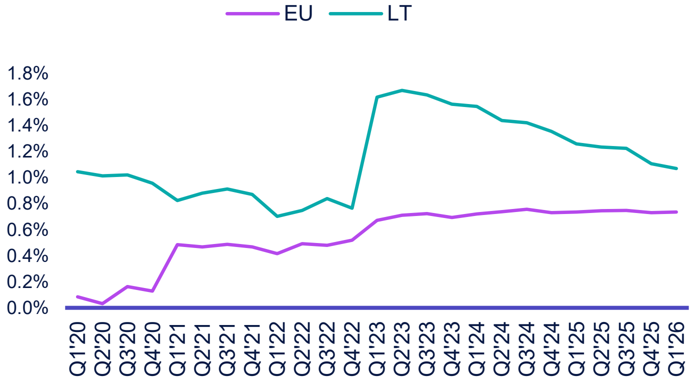
Loan to Deposit Ratio %



NIM %

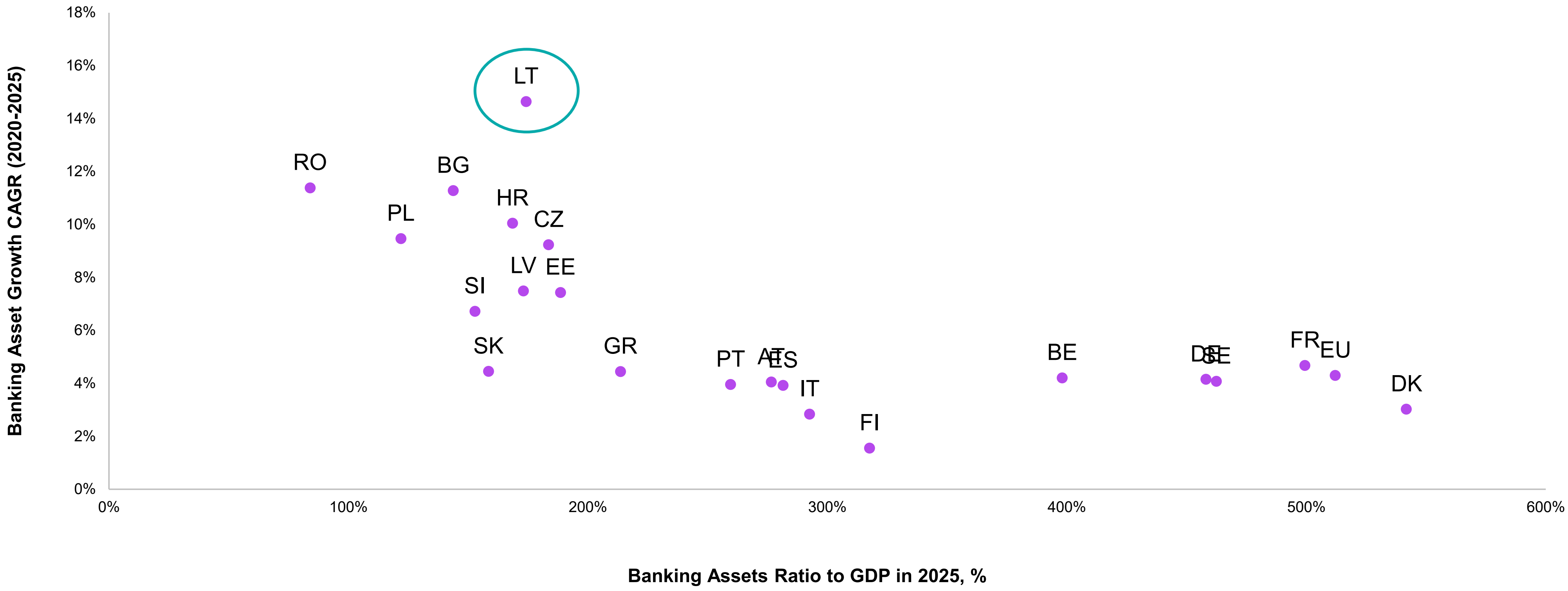


ROA %



Source: EBA

Banking Sector in Europe



Source: Eurostat

Debt Securities in Issue

Type	ISIN Code	Volume of Issue	Interest rate	Maturity	Issue date	Currency
Senior Preferred	XS3191554495	300,000,000	3.74%	Jul 10, 2029	Oct 7, 2025	EUR
Senior Preferred	XS3025213102	300,000,000	4.60%	Jun 25, 2030	Mar 25, 2025	EUR
AT1	XS2922133363	50,000,000	8,75%	Oct 17, 2029	Oct 17, 2024	EUR
Senior Preferred	XS2887816564	300,000,000	4.85%	Dec 5, 2028	Sep 5, 2024	EUR
Subordinated	LT0000409013	25,000,000	7.70%	May 22, 2034	May 22, 2024	EUR
Subordinated	LT0000407751	50,000,000	10.75%	Jun 22, 2033	Jun 12, 2023	EUR

Management Board

Tomas Varenbergas

- Chief Executive Officer
- Chairman of the Management Board

Artea Bankas:
10 years

Financial Industry:
19 years

Algimantas Gaulia

- Chief Risk Officer

Artea Bankas:
13 years

Financial Industry:
24 years

Rimvydas Mockus (Subject to ECB approval)

- Head of Corporate Clients

Artea Bankas:
15 years

Financial Industry:
22 years

Aurelija Geležiūnė

- Chief Compliance Officer

Artea Bankas:
14 years

Financial Industry:
17 years

Laura Križinauskienė

- Head of Private Clients
- Former CEO of INVL Asset Management

Artea Bankas:
2 years

Financial Industry:
21 years

Oleg Marofejev (Subject to ECB approval)

- Chief Technology Officer

Artea Bankas:
1 years

Financial Industry:
22 years

Board of Directors (Supervisory Council)

Valdas Vitkauskas

- Chairman of the Supervisory Council of Artea Bankas since August 2022
- Member of the Supervisory Council of Artea Bankas since June 2022
- Previously Senior Banker at EBRD

Mindaugas Raila

- Chairman at Willgrow, Girteka Logistics and SIRIN Development
- Member of the Supervisory Council of Artea Bankas since January 2022

Gintaras Kateiva

- Chairman of the Board at Litagra
- Member of the Supervisory Council of Artea Bankas since 2008

Tomas Okmanas

- Co-founder and CEO of Tesonet and Nord Security
- Investor, advisor and board member in multiple technology companies
- Member of the Supervisory Council of Artea Bankas since February 2022

Darius Šulnis

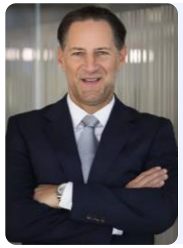
- Chief Executive Officer of Invalda INVL
- Board member at Litagra
- Member of the Supervisory Council of Artea Bankas since May 2016

Monika Nachyła

- Partner at Abris Capital responsible for IR, communication, and ESG
- Over 25 years of international C-suite experience in banking and finance
- Member of the Supervisory Council of Artea Bankas since June 2024

Ulrik Lackschewitz

- Chief Risk Officer (CRO) & Deputy CEO of Hamburg Commercial Bank
- Chief Risk Officer (CRO) & Member of the Management Board HSH Nordbank
- Managing Director Nord LB



John Michael Denhof

- Director at Subtle Insights - strategic consulting services
- Over 27 years of international C-suite experience in banking and finance
- Former CEO of OTP Bank Slovenia with 25 years of experience at Citigroup

Source: Company disclosure

Disclaimer

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