Interim Information

for the six-month period ended
30 June 2026

Artea

CONTENTS

ACTIVITY RESULTS 4
REGARDING EXTERNAL ENVIRONMENT FACTORS 5
RATINGS 5
RISK MANAGEMENT, COMPLIANCE WITH PRUDENTIAL REQUIREMENTS 5
AUTHORIZED CAPITAL, SHAREHOLDERS 5
DIVIDENDS 7
AGREEMENTS WITH SECURITIES PUBLIC TRADING INTERMEDIARIES 8
EMPLOYEES 8
MANAGEMENT OF THE BANK 9
THE COMMITTEES FORMED WITHIN THE BANK, AREAS OF THEIR ACTIVITIES 10
COMPANIES COMPRISING GROUP 11
OTHER INFORMATION, PUBLISHED INFORMATION AND MAJOR EVENTS 12
MANAGEMENT BOARD DECLARATION 13

CONDENSED INTERIM FINANCIAL STATEMENT 14
THE GROUP'S AND THE BANK'S CONDENSED STATEMENTS OF FINANCIAL POSITION 15
THE GROUP'S AND THE BANK'S CONDENSED INCOME STATEMENTS 16
THE GROUP'S AND THE BANK'S CONDENSED INCOME STATEMENTS FOR QUARTER 17
THE GROUP'S AND THE BANK'S CONDENSED STATEMENTS OF COMPREHENSIVE INCOME 18
THE GROUP'S AND THE BANK'S CONDENSED STATEMENTS OF COMPREHENSIVE INCOME FOR QUARTER 18
THE GROUP'S CONDENSED STATEMENT OF CHANGES IN EQUITY 19
THE BANK'S CONDENSED STATEMENT OF CHANGES IN EQUITY 19
THE GROUP'S AND THE BANK'S CONDENSED STATEMENTS7 OF CASH FLOWS 20
GENERAL INFORMATION 21
NOTE 1 LOANS TO CUSTOMERS AND FINANCE LEASE RECEIVABLES 22
NOTE 2 SECURITIES 24
NOTE 3 SIGNIFICANT INFORMATION ON CHANGES IN OTHER ASSET ITEMS 26
NOTE 4 DEPOSITS FROM CLIENTS 26
NOTE 5 SIGNIFICANT INFORMATION ON CHANGES IN OTHER LIABILITIES ITEMS 27
NOTE 6 CAPITAL 27
NOTE 7 NET INTEREST INCOME 29
NOTE 8 NET FEE AND COMMISSION INCOME 29
NOTE 9 OTHER OPERATING EXPENSES 29
NOTE 10 IMPAIRMENT LOSSES 30
NOTE 11 SIGNIFICANT INFORMATION ON OTHER INCOME STATEMENT ITEMS 31
NOTE 12 RELATED-PARTY TRANSACTIONS 32
NOTE 13 LIQUIDITY, MARKET AND OPERATIONAL RISKS 33
NOTE 14 FINANCIAL ASSETS AND LIABILITIES MEASURED AT FAIR VALUE 35
NOTE 15 SEGMENT INFORMATION 36
NOTE 16 SELECTED INFORMATION OF FINANCIAL GROUP 37
NOTE 17 SUBSEQUENT EVENTS 38
CONFIRMATION FROM THE RESPONSIBLE PERSONS 39

Artea bankas

FINANCIAL SUMMARY

30 June 2026

ACTIVITY RESULTS

Profit. In the first half of this year, the Group earned a net profit of EUR 23.2 million

Deposit portfolio. The deposit portfolio grew by 15% during the year, exceeding EUR 4 billion

Loan portfolio. The loan portfolio exceeded EUR 3.9 billion and increased by 8% during the year

Fee and commission income. Net fee and commission income increased by 6% year-on-year to over EUR 16 million

Asset quality. The quality of the loan portfolio remains strong – the cost of risk (CoR) stood at 0.01%

Management change. After the reporting period Tomas Varenbergas has taken over as Acting CEO and Chair of the Management Board at Artea Bank

“Business growth is accelerating in the second quarter of the year, driven by robust new lending in the corporate and mortgage segments with loan book approaching EUR 4 billion. Interest income was complemented by strong fee and commission income.

Growth and strength of our core lending business delivered solid adjusted net profit results, although they were affected by the one-off, non-cash goodwill impairment stemming from the pension reform and linked to the former merger of retail asset management business,” says Tomas Varenbergas, acting CEO of Artea Bank.

The Artea Bank Group earned EUR 23.2 million in net profit in H1 2026, 27% less than in the same period of 2025. Operating profit before impairment and income tax amounted to EUR 40.6 million, down 5% compared to H1 2025 (EUR 42.9 million).

Net interest income increased by 6% year-on-year to over EUR 72.5 million, compared to H1 2025, while net fee and commission income increased by 6% to EUR 16 million.

Demand for financing increased at the first half of the year – new loan agreements worth almost EUR 1.0 billion were signed in the first half of this year, 3% more than in the same period a year ago. The loan portfolio has grown by 7% (EUR 250 million) since the start of the year, or 8% year-on-year, exceeding EUR 3.9 billion.

Quality of the loan portfolio remains strong: EUR 0.3 million impairment loss provisions were formed in the first half of 2026 (EUR 4.2 million in the first half of 2025). The cost of risk (CoR) ratio stood at 0.01% at the end of H1 2026 (0.24% at the end of H1 2025).

The customer deposit portfolio has grown by 3% (EUR 99 million) since the start of the year, or 15% year-on-year, and exceeded EUR 4 billion at the end of the half. During the first half of this year, the demand deposit portfolio grew by 11% (EUR 231 million) to EUR 2.3 billion, while the time deposit portfolio decreased by 7% (EUR 132 million) to EUR 1.8 billion.

The Group’s cost/income ratio at the end of H1 2026 was 56.8% (55.2% at the end of H1 2025) and return on equity was 7.8% (11.1% in the corresponding period of 2025).

Capital and liquidity positions remain strong. All regulatory requirements and prudential ratios are being met by a wide margin to ensure resilience to market volatility: Total Capital Ratio (TCR) stood at 21.5%[1] and Liquidity Coverage Ratio (LCR) at 179%[1].

Overview of business segments

Corporate clients

Corporate client activity reflected the usual seasonal slowdown at the beginning of 2026, but the second quarter already brought a significant recovery in both new customer acquistion and new corporate financing volumes. New corporate financing agreements worth EUR 0.4 billion were signed in the second quarter, up by 71% compared to the first quarter, bringing the total value of new agreements to EUR 0.6 billion since the start of the year. The overall corporate loan portfolio exceeded EUR 2.1 billion, a 9% increase year-on-year.

Loan portfolio quality remained very strong, with a corporate loan CoR of -0.01% in the first half of 2026.

Bond issuance activity in the Baltic states notably increased in the second quarter of 2026 returning to active phase following a typically quieter start to the year. Artea Bank took a leading position among Baltic intermediaries, with the highest number of issuances. This confirms that the ambitious pipeline of potential issuances is translating into transactions, with both issuer confidence in capital markets and investor demand for bonds remaining strong.

Private clients

Demand for mortgages remained particularly strong, with new mortgage agreements up 9% in the second quarter to EUR 69 million, bringing the total value of new agreements to over EUR 0.1 billion since the start of the year. The mortgage portfolio increased 7% (EUR 74 million) in the 2026, or 10% year-on-year, exceeding EUR 1.1 billion.

Demand for consumer financing also remained strong, with new consumer loan agreements up 16% in the second quarter to EUR 66 million, bringing the total value of new agreements to over EUR 0.1 billion since the start of the year. In the first half of 2026, following the pension reform, portion of the funds withdrawn under the pension reform was used to repay consumer loans. Despite that consumer loan portfolio grew 1% (EUR 5 million) in the first half of the year, or 5% year-on-year, exceeding EUR 0.38 billion.

As the periodic withdrawals from Pillar 2 pension funds introduced under the Pension reform continues, Artea Asset Management again demonstrated the strongest resilience in the market and stood out among other fund managers by retaining the relatively largest share of assets under management as was also the case after the first quarter of this year. After the second quarter, the number of clients withdrawing from Pillar 2 pension funds was four times lower than after the previous quarter.

The impact of client outflows in the second quarter was partly offset by strong investment management performance and notable inflows into Pillar 3 pension funds.

The Artea ETF Select service, launched at the start of 2026 and enabling clients to invest in professionally selected ETFs without transaction or custody fees, continued to show strong growth in Q2. The significant number of investors confirms the trend of investors increasingly opting for simple, transparent and cost-efficient investment solutions, driving rapid growth in the passively managed ETF segment in Lithuania.

[1] Preliminary data

REGARDING EXTERNAL ENVIRONMENT FACTORS

The Bank constantly monitors the tense geopolitical situation to ensure timely assessment of the potential impact of russia's invasion of Ukraine, the conflicts in the Middle East or other geopolitical conflicts on its operations and the quality of its loan portfolio, taking into account the related risks to clients. The Bank does not carry out activities in russia, Belarus, Ukraine or the Middle East and does not have significant direct exposures in these countries. The Bank assesses the secondary risk arising from the potential insolvency of clients in Lithuania related to the geopolitical situation as low: the Bank's largest customers are aware of the potential threats, the Bank does not have significant debtors that would strongly depend on trade relations with Ukraine, russia, Belarus or the Middle East. In order to identify potential new risks in a timely manner, the Bank applies internal procedures, monitors early warning indicators (EWIs) for clients whose activities through supply, sales or ownership structures are moderately or more dependent on the geopolitical environment, and when risks increase significantly, adds clients to the monitoring list, apply enhanced supervision and approve risk mitigation action plans. The greatest uncertainty and potential negative impacts arise from the tertiary impact – the impact of geopolitical factors on the wider economy. Scenario analysis and stress testing show that the Bank's capital position remains robust and capable of withstanding severe economic disruptions.

Bank's enhanced monitoring includes not only credit risk, but also liquidity (no ongoing significant negative impacts identified), business continuity and IT security (updated plans, enhanced cyber security measures and ongoing testing), as well as sanctions compliance processes, which are subject to ongoing review amidst evolving international sanctions packages and can sometimes lead to longer execution time of operations. The Bank has no direct investments in russia, Belarus, Ukraine or the Middle East, and the open currency position in these jurisdictions is negligible. The Bank also closely monitors other geopolitical trends and stands ready to take immediate action in the event of significant developments.

RATINGS

On 21 April 2026, the international rating agency Moody's Ratings (Moody's) upgraded AB Artea bankas long-term deposit rating from Baa1 to A3 and revised the outlook from stable to positive. Moody's also revised the outlook on AB Artea bankas senior unsecured debt rating from stable to positive, while affirming the Baa1 rating.

Regarding stable financial outlook in Lithuania Moody's also affirmed baa3 Baseline Credit Assessment (BCA), A3/P-2 long and short-term Counterparty Risk Ratings (CRR), and A3(cr)/P-2(cr) long and short-term Counterparty Risk Assessments (CRA).

RISK MANAGEMENT, COMPLIANCE WITH PRUDENTIAL REQUIREMENTS

High operational efficiency is maintained. Capital and liquidity position remain robust - prudential requirements are implemented with adequate reserve. According to the data as of 30 June 2026 the Bank complied with all the prudential requirements set out by the supervisory authority.

The main financial indicators of the Group:

	2022.12.31	2023.12.31	2024.12.31	2025.06.30	2025.12.31	2026.06.30
ROAA, %	1.7	1.7	1.6	1.2	1.1	0.8
ROAE, %	16.1	15.5	14.0	11.1	10.4	7.8
Cost to income ratio, %	41.7	43.5	47.1	55.2	58.8	56.8
Loan to deposit ratio, %	94.6	92.7	101.1	104.0	93.8	97.6
Net Interest Margin %	3.2	4.1	3.7	2.9	2.6	2.4

At the end of Q2 2026 were effective MREL requirements determined in January, 2026 at Financial group level, which is valid since January:

- The minimum requirement for own funds and eligible liabilities of the resolution entity with which the Financial group shall comply is 23.59% of total risk exposure (MREL-TREA) and 7.42% of leverage ratio exposure (MREL-LRE);
- Subordinated instruments shall comprise 13.50% of total risk exposure (MREL-TREA, subordinated) and 7.42% of leverage ratio exposures (MREL-LRE, subordinated)

Data on indicators are also available on Artea Bankas website:

on operating profitability indicators:
Homepage › Bank Investors › Financial Information › Profitability Ratios

prudential requirements:
Homepage › Bank Investors › Financial Information › Prudential Standards

The description of alternative performance indicators:
Homepage › Bank Investors › Financial Information › Alternative Performance Measures

AUTHORIZED CAPITAL, SHAREHOLDERS

The rights granted by the Bank's shares are specified in the Bank's Articles of Association, which are available on the Bank's website.

Homepage › About Us › Important Documents

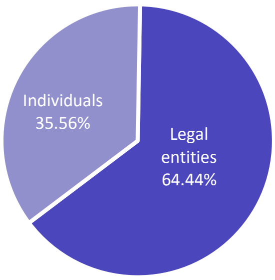
As of 30 June 2026, the number of shareholders of the Bank was 21,165 (30 June 2025 – 20,357).

More detailed information about capital is provided in Note 6 to the Financial Statements. The change in share capital is presented below.

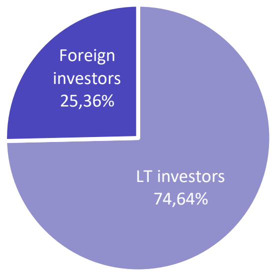
Authorized capital:	2015.09.14	2016.05.26	2017.06.06	2018.06.01	2018.12.13	2023.12.15	2025.08.13
Capital, EUR	91,226	109,472	131,366	157,639	174,211	192,269	189,196

A breakdown by type and residency as at the end of the reporting period is presented below:

Shareholders by type



Shareholders by residence



Shareholders owning more than 5% of the Bank's shares and votes as of 30 June 2026:

	Share of shares and votes, %
Invalda INVL AB, c.c. 121304349	19.94*
Tesonet Global, UAB, c.c.. 305475420	9.86
EBRD, LEI code 549300HTGDOVDU60GK19	7.37
UAB Willgrow, c.c.. 302489393	6.59
Algirdas Butkus	5.48*
Gintaras Kateiva	5.06**

* Votes are counted together with controlled companies: UAB Prekybos namai "AIVA", tax number 144031190 – 1.84%, UAB "Mintaka", tax number 144725916 – 0.81%.

** Votes are counted together with spouses.

Securities transfer restrictions apply. For employees who are granted Bank shares as part of their annual variable remuneration, the shares received have a retention period. The shares may be transferred, pledged or otherwise disposed of only one year after their grant.

Information on shares:

On March 12, 2026, Tesonet Global executed and closed the share sale-purchase agreement with Willgrow UAB ("Willgrow"), acquiring a 2.52% stake in the Bank at a purchase price of EUR 1.1012 per share. This initial transaction brings Tesonet Global's current post-closing ownership to 9.86%.

On March 12, 2026, Tesonet Global executed and closed the share sale-purchase agreement with Willgrow UAB ("Willgrow"), acquiring a 2.52% stake in the Bank at a purchase price of EUR 1.1012 per share. This initial transaction brings Tesonet Global's current post-closing ownership to 9.86%.

On the same date, Tesonet Global also signed conditional agreements to acquire additional shares in Artea Bankas from multiple existing shareholders. These include agreements to acquire all shares held by Willgrow (representing the remaining 6.59% stake in the Bank), Algirdas Butkus (including related parties, in total holding 5.48% of shares in the Bank), Darius Vyšniauskas (including related parties, in total holding 2.33% of shares in the Bank) and Arvydas Salda (including related parties, in total holding 1.59% of shares in the Bank), and part of shares in the Bank from Gintaras Kateiva (including related parties, selling 4.60% of its shares in the Bank) and from AB "Invalda INVL" (selling 1.22% of its shares in the Bank from its total 19.94% stake).

The purchase price will be determined at closing based on the Bank's most recently disclosed book value per share, multiplied (i) by the number of shares sold by each respective shareholder and (ii) by a coefficient of 1.2x, as set forth in the agreements.

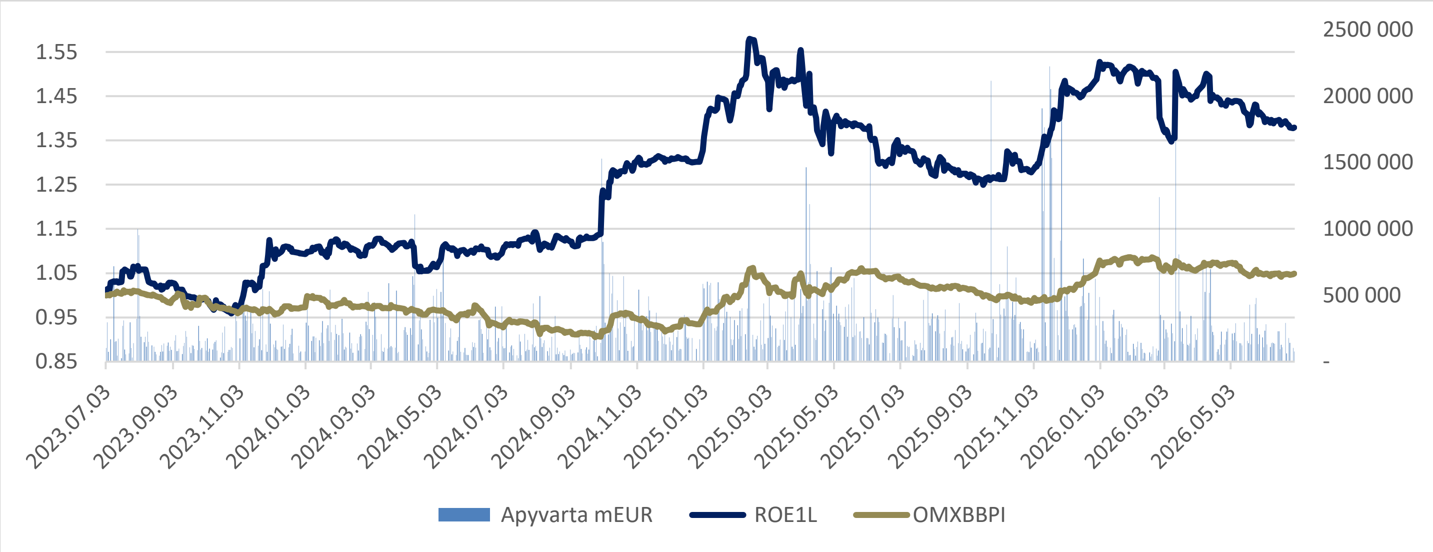
The acquisition of the shares will be executed through a series of transactions and will be subject to regulatory and other necessary approvals (e.g., approvals from the European Central Bank, the Bank of Lithuania, etc.). Tesonet Global aims to complete the transactions under conditional agreements until the end of the first quarter of 2027.

Additionally, Tesonet Global announced its intention to apply for regulatory clearance from the European Central Bank to ultimately acquire a controlling stake in the Bank. Subject to receiving this approval, Tesonet Global will evaluate further market transactions to achieve a controlling shareholding.

	2022.12.31	2023.12.31	2024.12.31	2025.06.30	2025.12.31	2026.06.30
Capitalization, m EUR	**412.1**	**459.5**	**546.3**	**566.9**	**614.6**	**569.5**
Turnover, m Eur	101.9	52.0	53.1	26.8	87.7	27.8
Share price on the last trading session day	0.686	0.693	0.824	0.855	0.942	0.873
Lowest share price during the reporting period	0.515	0.607	0.667	0.818	0.791	0.853
Highest share price during the reporting period	0.792	0.750	0.832	1.000	1.000	0.967
Average share price during the reporting period	0.623	0.667	0.730	0.904	0.871	0.916
Share book value	0.739	0.822	0.885	0.870	0.927	0.920
P/BV	0.93	0.84	0.93	0.98	1.02	0.95
P/E	6.1	6.1	6.9	8.9	10.1	12.3

* description of indicators is provided on the Bank's website: Homepage › Bank Investors › Financial Information › Alternative Performance Measures

Turnover and price of the Bank's shares during 2023 - 2026:



The Bank's shares are listed on a regulated market. They are traded on the Nasdaq Baltic market, and the shares are included in the Official List.

As one of the most actively traded shares in the Baltic market, the Bank's shares are included in the Nasdaq indices:

- OMX Baltic Benchmark (OMXBBGI, OMXBBPI) – a Baltic comparative index composed of the largest capitalization and most liquid shares from all sectors traded on the Nasdaq Baltic stock exchanges;
- OMX Baltic 10 (OMXB10) – a Baltic trading index composed of the 10 most liquid shares listed on the Baltic stock exchanges;
- OMX Baltic (OMXBBGI, OMXBBPI) – a Baltic index including companies listed on the Official and Supplementary lists of all Baltic stock exchanges, excluding companies where a single shareholder owns 90% or more of the shares;
- OMX Vilnius (VILSE Index) – a Vilnius index composed of all shares listed on the Official and Supplementary lists of the Vilnius stock exchange, excluding companies where a single shareholder owns 90% or more of issued shares;
- OMX Baltic Financials (B8000GI, B8000PI, B40PI) – a Baltic index for financial institutions;
- OMX Baltic Banks (B8300GI, B8300PI) – a Baltic banking index.

Total return indices (GI) show the overall return of the included shares, reflecting not only changes in share prices but also paid dividends. These indices are therefore considered a more comprehensive measure of market performance than price indices. Price indices (PI) reflect only changes in the prices of shares included in the index, excluding dividends. For capped indices (CAP), a maximum allowable weight is set for constituent shares; if this limit is exceeded, the number of shares included in the index is reduced to the allowed cap.

In addition, the Bank's issued shares are included in the following indices: STOXX All Europe Total Market, STOXX EU Enlarged TMI, STOXX Eastern Europe 300, STOXX Eastern Europe 300 Banks, STOXX Eastern Europe Mid 100, STOXX Eastern Europe TMI, STOXX Eastern Europe TMI Small, STOXX Global Total Market, STOXX Lithuania Total Market, Bloomberg ESG Data Index, Bloomberg ESG Coverage Index, S&P Frontier BMI Index, MSCI Frontier and Emerging Markets Select Index, FCI EMU MIDSMALLCAP MKTCAP-CONSTRAINED (FREE-FLOAT UNADJUSTED) 400 (NET) Index, and several FTSE Russell Frontier indices.

DIVIDENDS

On 31 March 2026 ordinary general meeting of shareholders made a decision to pay EUR 0.047 dividends per one ordinary registered share with EUR 0.29 nominal value each.

On 31 March 2025 ordinary general meeting of shareholders made a decision to pay EUR 0.061 dividends per one ordinary registered share with EUR 0.29 nominal value each.

Information on the dividends paid:

The year for which dividends are declared and paid	2021	2022	2023	2024	2025
Per cent from nominal value	11.72	9.14	16.72	21.03	16.21
Dividend amount per share, Eur	0.034	0.027	0.049	0.06	0.047
Dividend amount, Eur	20,424,693	15,919,246	32,094,273	39,796,332	30,394,000
Yields from dividends, %	4.5	3.9	7.0	7.4	5.0
Dividends to Group net profit, per cent	37.0	25.0	37.3	50.5	52.2

The description of alternative performance indicators is available on the Bank's website at:
Homepage › Bank Investors › Financial Information › Alternative Performance Measures

AGREEMENTS WITH SECURITIES PUBLIC TRADING INTERMEDIARIES

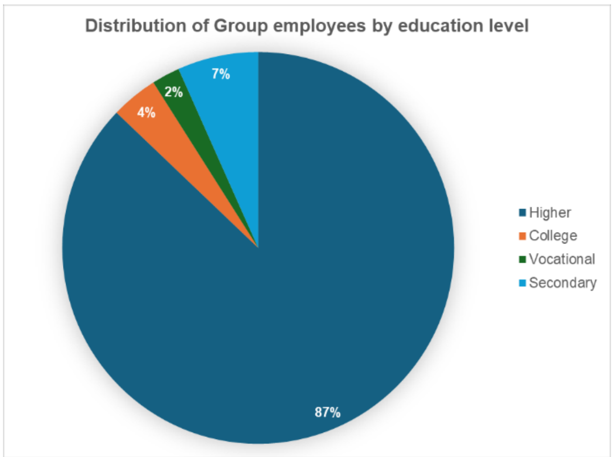
Agreements with public circulation intermediaries regarding the accounting of securities issued by the Bank are not concluded. This accounting is made by the Bank's Financial Markets accounting unit. The Bank has not entered into market-making agreements with respect to securities issued by the Bank.

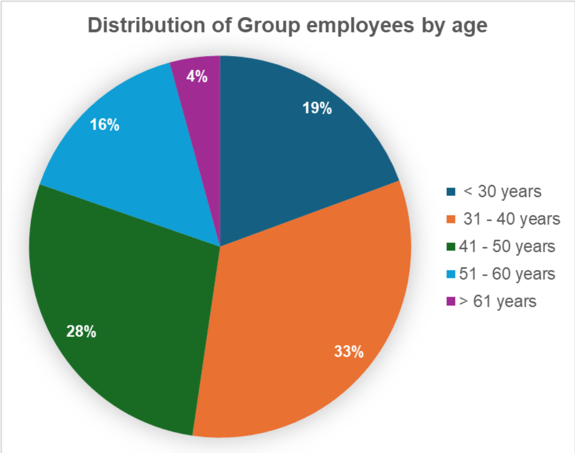
According to data as of 30 June 2026 the Bank itself, as an intermediary of public trading, under agreements with the companies issuing securities conducted accounting of 796 companies which totaled to 1,273 securities issues (including shares of public and private companies, debt securities, investment fund units). The Bank also conducts market making on the Nasdaq Baltic under a market making program and under agreements with issuers. As of the end of second quarter of 2026, the Bank was the market maker of 4 securities issues.

EMPLOYEES

On 30 June 2026, the Bank employed 1,150 people, and the Group employed 1,290 people (working under fixed-term and permanent employment contracts, including employees on maternity and childcare leave). On 30 June 2025 the Bank employed 1,128 people, and the Group employed 1,277 people.

On 30 June 2026 77.8% of the Group's employees were women and 22.2% were men (on 30 June 2025 78.1% of the Group's employees were women and 21.9% were men).





Average monthly salary of the Bank's and Group's employees, before taxes:

	Bank				Group			
	Leading Employees		Other Employees		Leading Employees		Other Employees	
	Average number of employees	Average salary per month, EUR	Average number of employees	Average salary per month, EUR	Average number of employees	Average salary per month, EUR	Average number of employees	Average salary per month, EUR
2026 H1	78	11,816	1,011	3,748	109	11,085	1,101	3,746

Information on the annual variable remuneration, before tax, of the Bank's and some of the Group's companies' identified employees whose professional activities have a significant impact on the nature of the Bank's and the Group's risks.

	Bank	Group
2025.12.31 remaining unpaid deferred annual variable remuneration:		
- in cash, thousand EUR	-	-
- shares, thousand units.	5,091	5,793
Annual variable remuneration for 2025, as determined in 2026:		
- in cash, thousand EUR	512	734
- shares, thousand units.	792	932
Annual variable remuneration paid in the first half of 2026:		
- in cash, thousand EUR	512	734
- shares, thousand units.	955	1,179
2026 remaining unpaid deferred annual variable remuneration:		
- in cash, thousand EUR	-	-
- shares, thousand units.	4,928	5,546

MANAGEMENT OF THE BANK

The Management Board bodies of the Bank are as follows: the General Meeting of the Shareholders of the Bank, Supervisory Council of the Bank, Management Board of the Bank and Chief Executive Officer (CEO).

Term of office of the current Supervisory Council of the Bank 2024 – 2028.

On March 2026, Ulrik Lackschewitz was elected as an independent member of the Bank's Supervisory Council by a resolution of the Bank's General Meeting of Shareholders. He started his duties upon receiving permission from the Bank's supervisory authority on 22 June 2026.

At the General Meeting of Shareholders held on 31 March 2026, a decision was made to remove Susan Gail Buyske from the Bank's Supervisory Council. The resolution stipulates that the date of removal of independent Supervisory Council member Susan Gail Buyske shall be the day when the newly elected member, Ulrik Lackschewitz, receives permission from the supervisory authority to hold the position of member of the Supervisory Council. Accordingly, the date of Susan Gail Buyske's removal from the Supervisory Board of the Bank is considered to be 22 June 2026.

On March 2026, Eglė Eidimtaitė was elected as a member of the Bank's Supervisory Council by a resolution of the Bank's General Meeting of Shareholders. She will commence her duties upon receiving permission from the Bank's supervisory authority.

At the General Meeting of Shareholders held on 31 March 2026, a decision was made to remove Mindaugas Raila from the Bank's Supervisory Council. The resolution stipulates that the date of removal of Supervisory Council member Mindaugas Raila shall be the day when the newly elected member, Eglė Eidimtaitė, receives permission from the supervisory authority to hold the position of member of the Supervisory Council.

On 14 May 2026, the Supervisory Council oft he Bank elected Rimvydas Mockus and Oleg Marofejev as new members of the Bank's Management Board, who will take up their duties as members of the Management Board subject to the approval of the supervisory authority.

Based on the decisions of the Bank's Management Board and Supervisory Council adopted on 25 May 2026:

- Vytautas Sinius is revoked from the positions of Chief Executive Officer (CEO), member of the Management Board, and Chair of the Management Board of the Bank as of 9 July 2026 (last day in these positions)
- Tomas Varenbergas is appointed as the acting Chief Executive Officer (until appointment of a permanent CEO) and elected as Chair of the Management Board as of 10 July 2026 (first day in new positions). Following Tomas Varenbergas appointment as Acting CEO, Paulius Daukša is appointed to replace him as Acting Head of the Finance Division (until a permanent appointment is made), effective 10 July 2026.

On 14 July 2026 by a decision of Supervisory Council Ulrik Lackschewitz was appointed as a member of the Internal Audit Committee and a Chair of the Risk Committee (instead of Susan Gail Buyske).

The Bank's Supervisory Council, whose term of office expires on the day of the Ordinary General Meeting of Shareholders of the Bank in 2028, composition and other information for 2026.06.30 date was:

Name, Surname	Duties at the Supervisory Council	Share of capital under the right of ownership, %	Share of votes together with the related persons, %
Valdas Vitkauskas	Independent member since 2022 Chair since 2022.08.05	-	-
Gintaras Kateiva	Member since 2008	5.04	5.06*
Darius Šulnis	Member since 2016	-	19.94**
Ulrik Lackschewitz	Independent member since 2026	-	-
Tomas Okmanas	Independent member since 2023	-	9.86***
Mindaugas Raila	Member since 2023	-	6.59****
Monika Nachyła	Independent member since 2024	-	-
John Michael Denhof	Independent member since 2025		-

* Pursuant to the Law on Securities of the Republic of Lithuania, votes are counted together with the votes held by the spouse

** Mr. Šulnis is the CEO and indirect shareholder of Invalda INVL AB. Under the right of ownership Invalda INVL AB holds 19.94% of the shares and voting rights of ArteaBankas AB.

*** Mr. Okmanas is member of the Management Board, CEO and indirect shareholder of Tesonet Global UAB, which owns 9.86% of Artea bankas AB shares and voting rights

**** Pursuant to the Law on Securities of the Republic of Lithuania, votes are counted together with the votes held by the controlled company Willgrow UAB

The Bank's Management Board, whose term of office expires on the day of the Ordinary General Meeting of Shareholders of the Bank in 2028, composition and other information for 2026.06.30 date was:

Name, Surname	Duties at the Board	Other current leading positions at the Bank	Share of capital under the right of ownership, %	Share of votes together with the related persons, %
Vytautas Sinius	Member since 2011 Chair since 2022.08.19	Chief Executive Officer	0.35	0.35
Algimantas Gaulia	Member since 2021	Head of Risk Management Division	0.03	0.03
Tomas Varenbergas	Member since 2024	Head of Finance Division	0.02	0.02
Laura Križinauskienė	Member since 2024	Head of Private Clients Division	-	-
Aurelija Geležiūnė	Member since 2025	Head of Legal, Compliance and Prevention Division	0.05	0.05

THE COMMITTEES FORMED WITHIN THE BANK, AREAS OF THEIR ACTIVITIES

Functions, procedures of formation and the policy of activities of the bank's committees are defined by the legal acts of the Republic of Lithuania, legal acts of the Bank of Lithuania as well as provisions of the certain committees approved by the Management Board or Supervisory Council of the Bank.

COMMITTEES UNDER AUTHORITY OF THE BANK'S SUPERVISORY COUNCIL

For the effective exercise of the functions and duties of the Supervisory Council, the Bank shall establish standing committees of the Supervisory Council: (i) the Risk Committee; (ii) the Audit Committee; (iii) the Nomination Committee; (iv) the Remuneration Committee; (v) Corporate Affairs Committee. The members of the committees of the Bank's Supervisory Council shall be appointed by decision of the Supervisory Council. Information on the committee members as of 30 June 2026:

The Risk Committee advises the management bodies of the Bank on the overall current and future risk acceptable to the Bank and strategy and assist in overseeing the implementation of the strategy at the Bank, verifies whether prices of liabilities and assets offered to clients take fully into account the Bank's business model and risk strategy and shall also carries out other functions provided for in its provisions.

	Name, surname	
Chair	-	-
Members:	Valdas Vitkauskas	Independent member of the Supervisory Council
	John Michael Denhof	Independent member of the Supervisory Council

The Internal Audit Committee shall address the matters related with improving of the internal control system of the Bank and work improvement of the internal audit subdivision, shall ensure independence of performance of the internal audit subdivision, organize the selection of an external audit firm, co-ordinate allocation of the auditable fields between the internal and external auditors, consider other matters provided for in the legal acts of supervision authorities and regulations of the audit committee. egal acts of supervisory authorities, the audit committee shall be formed, its competence and performance shall be defined, regulations approved and performance supervised by the Supervisory Council.

	Name, surname	
Chair	Monika Nachyła	Independent member of the Supervisory Council
Members:	Valdas Vitkauskas	Independent member of the Supervisory Council
	-	-

The Nomination Committee shall nominate and recommend, for the approval of the bodies of the Bank or for the approval of the General Meeting of Shareholders, candidates to fill the vacancies in the Bank's bodies, shall evaluate the balance of the skills, evaluate the target number of the underrepresented gender within the Bank's bodies, knowledge and experience of the members of the bodies of the Bank and suitability for the position, shall submit respective comments and findings, shall assess the structure, size, composition, and performance of the bodies of the Bank, and shall perform other functions established in its regulations.

	Name, surname	
Chair	Valdas Vitkauskas	Independent member of the Supervisory Council
Members:	Darius Šulnis	Member of the Supervisory Council
	Monika Nachyła	Independent member of the Supervisory Council

The Remuneration Committee shall assess the variable remuneration policy, practices and incentives established for the management of the Bank's risks, capital and liquidity, supervise the independent control functions including remuneration to managers in charge of risk management and compliance function, draft resolutions on variable remuneration, advise the Council on the gender neutrality of remuneration policies and perform other functions provided for in its regulations.

	Name, surname	
Chair	Valdas Vitkauskas	Independent member of the Supervisory Council
Members:	Gintaras Kateiva	Member of the Supervisory Council
	John Michael Denhof	Independent member of the Supervisory Council

The Corporate Affairs Committee The main responsibilities of the Corporate Affairs Committee are to participate in the development/review of the annual objectives of the Group, of the annual budget (condensed form) of the Group, also participate in the preparation/review of the strategy of the Group and provide comments and proposals to the Council and to perform other functions set forth in its regulations.

	Name, surname	
Chair	Darius Šulnis	Member of the Supervisory Council
Members:	Valdas Vitkauskas	Independent member of the Supervisory Council
	Tomas Okmanas	Independent member of the Supervisory Council
	Mindaugas Raila	Member of the Supervisory Council

COMIMITTEES UNDER AUTHORITY OF THE BANK'S MANAGEMENT BOARD

Information on the committee members as of 30 June 2026:

The Loan Committee evaluates loan granting material / documents and loan risk, approves / rejects lending decisions and / or amendments to terms and conditions, suggests regarding loan granting, loan interest rates, improvement of loan administration procedures and performs other functions foreseen by its provisions.

	Name, surname	Position
Chair	Edas Mirijauskas	Director of Credit Department
Deputy	Diana Leonavičienė	Director of Regional Lending Unit
Members:	Dominykas Gesevičius	Director of Corporate Clients management Department
	Ramūnas Dešukas	Director of the Special Assets Department
	Darius Bačinskas	Director of the Legal Department
Second line of defence representative without voting rights	Denis Zubovas	Director of Credit Risk Management and Control Department

The Risk Management Committee performs functions related to the organization, coordination and control of the Bank's risk management system, determines and controls risk measurement indicators corresponding to the risk appetite acceptable to the Bank, as well as performs other functions provided for in its regulations.

	Name, surname	Position
Chair	Algimantas Gaulia	Head of Risk Management Division
Deputy	Dalia Udrienė	Director of Risk Department
Members	Tomas Dautoras	Director of Non-Financial Risk Department
	Aurelija Geležiūnė	Head of Legal, Compliance and Prevention Division
	Edas Mirijauskas	Director of Credit Department
	Tomas Varenbergas	Head of Finance Division
	Rimvydas Mockus	Head of Corporate Clients Division
	Denis Zubovas	Director of Credit Risk Management & Control Department

NPE (angl. Non-Performing Exposures) Committee's main purpose is to address issues related to NPE restructuring, additional funding, recovery, etc., to ensure the proper implementation of the NPE strategy, to actively reduce the Bank's NPE portfolio, and to carry out other functions set out in its regulations.

	Name, surname	Position
Chair	Ramūnas Dešukas	Director of the Special Assets Department
Deputy	Aušra Laurinavičienė	Head of Debt Recovery Unit
Members	Edas Mirijauskas	Director of Credit Department
	Justina Stuknienė	Head of Asset Restructuring & Realization Unit
	Asta Rasiulienė	Deputy Director of the Special Assets Department
Second line of defence representative without voting rights	Denis Zubovas	Director of Credit Risk Management and Control Department

The Asset and Liability Management Committee's main purpose is to ensure sustainable management of the Bank's and its subsidiaries assets, liabilities, and capital, implementing the Bank's Group strategic business plan.

	Name, surname	Position
Chair	Vaidotas Jarašius	Director of Treasury
Deputy	Tomas Varenbergas	Head of Finance Division
Members	Dalia Udrienė	Director of Risk Department
	Algimantas Gaulia	Head of Risk Management Division
	Mantas Valukonis	Head of Financial Risk Management Unit
	Kristina Lazdauskė	Deputy Director of Financial Planning and Analysis Department
	Audrius Jukonis	Head of the Quantitative Analytics Group of Treasury Department

COMPANIES COMPRISING GROUP

	Nature of activities	Registration date	Company code	Address	e- mail, website
Artea Bank AB	commercial banking	1992.02.04	112025254	Tilžės str.149 LT-76348 Šiauliai	info@artea.lt, www.artea.lt

The Bank directly controls the following subsidiaries

	Nature of activities	Registration date	Company code	Address	Website
UAB Artea lizingas	finance lease, consumer credits.	1997.07.14	234995490	Karaliaus Mindaugo pr. 35, LT-44307 Kaunas	
UAB Artea turto fondas	real estate management	2002.08.13	145855439	Konstitucijos pr. 14A, LT-09308 Vilnius	
UAB Artea Life Insurance	life insurance	2000.08.31	110081788	Konstitucijos pr. 14A, LT-09308 Vilnius	www.artea.lt
UAB Artea Retrofit Fund 1*	multi-apartment renovation financing	2022.04.05	306057616	Tilžės g. 149 LT-76348 Šiauliai	
UAB Artea Asset Management	fund management	2023.02.07	306241274	Konstitucijos pr. 14A, LT-09308 Vilnius	
UAB Artea Retrofit Fund 2*	multi-apartmen renovation financing	2024.02.21	306682354	Tilžės g. 149 LT-76348 Šiauliai	

*not consolidated under IFRS 10 requirements

OTHER INFORMATION, PUBLISHED INFORMATION AND MAJOR EVENTS

TRANSACTIONS WITH RELATING PARTIES

Information on these transactions with related parties is provided in note 12.

INFORMATION ON SANCTIONS IMPOSED

During second quarter of 2026, neither Artea Bankas nor the Group companies were subject to any sanctions.

INFORMATION ON RESEARCH AND DEVELOPMENT ACTIVITIES

The Bank is continuously investing and exploring opportunities to support expansion and enhance operational efficiency. The Bank does not perform research activities. The most significant development at this time is the ongoing change of the Bank's core banking system, which is expected to further strengthen operational capabilities and support future growth.

INFORMATION ABOUT HARMFUL TRANSACTIONS

During the reporting period, no harmful transactions that were not in accordance with the Bank's objectives, normal market conditions, harming the interests of shareholders or other groups of persons and which had or could have a negative impact on the Bank's activities or results of operations were concluded. There were also no transactions where the Bank's executives, controlling shareholders or other related parties would have been in a conflict of interest due to their different duties to the Bank and their private interests and / or duties.

REPORTS ON MATERAIL EVENTS

In accordance with the procedures set by the Charter of the Bank and the legal acts of the Republic of Lithuania reports on material events are announced in the Central regulated information base and on the Bank‘s website at:

Homepage › Bank Investors › Reports on Stock Events

Other important events are available on the Bank's website at:

Homepage › About Us › News

MANAGEMENT BOARD DECLARATION

The Management Board has prepared the financial summary and the condensed interim financial statements of Artea for the six-month period ended 30 June 2026. The Management Board confirms that, to the best of its knowledge, the condensed interim financial statements of Artea forthe six-month period ended 30 June 2026 prepared in accordance with applicable international financial reporting standards as adopted by the European Union, give a true and fair view of the assets, liabilities, financial position and financial performance of Artea and its consolidated entities taken as a whole.

The 2026 first two quarters interim report has been approved by the Management Board on 29 July 2026.

Acting Chief Executive Officer | Tomas Varenbergas

CONDENSED INTERIM FINANCIAL STATEMENT

THE SIX-MONTH PERIOD ENDED 30 JUNE 2026

(All amounts are in EUR thousand, unless otherwise stated)

THE GROUP'S AND THE BANK'S CONDENSED STATEMENTS OF FINANCIAL POSITION

		30 June 2026		31 December 2025	
	Notes	Group	Bank	Group	Bank
ASSETS					
Cash and cash equivalents		396,596	390,602	390,057	383,623
Securities in the trading book	2	10,393	9,897	11,031	10,038
Due from other banks		10,862	10,855	9,035	9,035
Derivative financial instruments		1,969	1,969	164	151
Loans to customers	1	3,963,725	3,947,367	3,713,724	3,691,955
Investment securities at fair value	2	510,735	251,396	504,696	254,974
Investment securities at amortized cost	2	1,224,568	1,216,662	1,356,852	1,348,506
Investments in subsidiaries and associates	2	200	73,606	270	96,929
Intangible assets		29,769	6,247	40,560	6,498
Property, plant and equipment		36,513	36,274	15,495	15,183
Current income tax prepayment		1,245	1,205	7,885	7,842
Deferred income tax asset		5,554	1,324	6,460	2,340
Other assets	3	23,721	21,013	19,241	16,953
Total assets		**6,215,850**	**5,968,417**	**6,075,470**	**5,844,027**
LIABILITIES					
Due to other banks and financial institutions		200,915	201,779	197,210	198,266
Derivative financial instruments	4	8,245	8,245	3,326	3,326
Due to customers	4	4,060,526	4,061,285	3,961,201	3,961,981
Debt securities in issue		1,034,607	1,034,607	1,034,463	1,034,463
Current income tax liabilities		1,056	-	967	-
Deferred income tax liabilities		4,919	-	6,485	-
Liabilities related to insurance activities	5	231,915	-	212,910	-
Other liabilities		78,119	64,846	55,851	41,269
Total liabilities		**5,620,302**	**5,370,762**	**5,472,413**	**5,239,305**
EQUITY					
Share capital	6	189,196	189,196	189,196	189,196
Share premium	6	25,534	25,534	25,534	25,534
Treasury shares (-)	6	(4,657)	(4,657)	(4,967)	(4,967)
Reserve capital	6	756	756	756	756
Statutory reserve	6	92,123	91,174	76,516	76,000
Reserve for acquisition of own shares	6	20,000	20,000	20,000	20,000
Revaluation reserve		(799)	(799)	(608)	(608)
Other equity	6	1,240	822	1,627	1,201
Retained earnings		272,155	275,629	295,003	297,610
Non-controlling interest		-	-	-	-
Total equity		**595,548**	**597,655**	**603,057**	**604,722**
Total liabilities and equity		**6,215,850**	**5,968,417**	**6,075,470**	**5,844,027**

The accounting policies and notes on pages 21 to 38 constitute an integral part of these financial statements.

Acting Chief Executive Officer — Tomas Varenbergas

Acting Chief Financial Officer — Paulius Daukša

29 July 2026

(All amounts are in EUR thousand, unless otherwise stated)

THE GROUP'S AND THE BANK'S CONDENSED INCOME STATEMENTS

		2026.01.01 - 2026.06.30		2025.01.01 - 2025.06.30	
	Notes	Group	Bank	Group	Bank
Continuing operations					
Interest revenue calculated using the effective interest method	7	117,203	106,890	110,330	101,174
Other similar income	7	11,354	10,392	11,653	10,943
Interest expense and similar charges	7	(56,017)	(56,023)	(53,568)	(53,599)
Net interest income		**72,540**	**61,259**	**68,415**	**58,518**
Fee and commission income	8	20,258	16,996	19,725	16,280
Fee and commission expense	8	(4,235)	(3,740)	(4,610)	(4,093)
Net fee and commission income		**16,023**	**13,256**	**15,115**	**12,187**
Insurance net gain from trading	11	17,846	-	(751)	-
Revenue related to insurance (incl. interest)	11	7,385	-	7,410	-
Expenses related to insurance activities	11	(22,501)	-	(3,469)	-
Net income (expenses) from Insurance activity		**2,730**	**-**	**3,190**	**-**
Net gain (loss) from derecognition of financial assets		155	6	3,756	3,799
Net gain from trading activities (excl. Insurance)	11	2,297	2,046	5,081	5,064
Other operating income		241	394	291	495
Total income		**93,986**	**76,961**	**95,848**	**80,063**
Salaries and related expenses		(28,734)	(25,840)	(27,621)	(24,583)
Depreciation and amortization expenses		(3,869)	(3,125)	(4,405)	(3,618)
Other operating expenses	9	(20,743)	(18,189)	(20,899)	(17,654)
Operating profit before impairment losses		**40,640**	**29,807**	**42,923**	**34,208**
Allowance for impairment losses on loans and other assets	10	(10,337)	764	(3,779)	(2,379)
Share of the profit or loss of investments in subsidaries accounted for using the equity method	12	(176)	70	-	5,843
Profit from continuing operations before income tax		**30,127**	**30,641**	**39,144**	**37,672**
Income tax expense		(6,945)	(7,054)	(7,245)	(6,102)
Net profit from continuing operations for the period		**23,182**	**23,587**	**31,899**	**31,570**
Profit (loss) from discontinued operations, net of tax		-	-	-	-
Net profit for the period		**23,182**	**23,587**	**31,899**	**31,570**
Net profit attributable to:					
Owners of the Bank		23,182	23,587	31,899	31,570
From continuing operations		23,182	23,587	31,899	31,570
From discontinued operations		-	-	-	-
Non-controlling interest		-	-	-	-
Basic earnings per share (in EUR per share) attributable to owners of the Bank		0.04	-	0.05	-
Diluted earnings per share (in EUR per share) attributable to owners of the Bank		0.04	-	0.05	-

The accounting policies and notes on pages 21 to 38 constitute an integral part of these financial statements.

(All amounts are in EUR thousand, unless otherwise stated)

THE GROUP'S AND THE BANK'S CONDENSED INCOME STATEMENTS FOR QUARTER

	2026.04.01 - 2026.06.30		2025.04.01 - 2025.06.30	
	Group	**Bank**	**Group**	**Bank**
Interest revenue calculated using the effective interest method	58,717	53,742	47,445	42,772
Other similar income	5,824	5,287	13,545	12,918
Interest expense and similar charges	(27,793)	(27,795)	(26,986)	(26,985)
Net interest income	**36,748**	**31,234**	**34,004**	**28,705**
Fee and commission income	10,813	9,405	9,973	8,325
Fee and commission expense	(2,204)	(1,977)	(2,419)	(2,157)
Net fee and commission income	**8,609**	**7,428**	**7,554**	**6,168**
Insurance net gain from trading	21,869	-	2,768	-
Revenue related to insurance (incl. interest)	3,617	-	3,497	-
Expenses related to insurance activities	(23,807)	-	(4,786)	-
Net income (expenses) from Insurance activity	**1,679**	**-**	**1,479**	**-**
Net gain (loss) from derecognition of financial assets	(17)	-	(40)	-
Net gain from trading activities (excl. Insurance)	1,140	789	3,111	3,094
Other operating income	141	91	97	336
Net income	**48,300**	**39,542**	**46,205**	**38,303**
Salaries and related expenses	(14,593)	(13,151)	(13,655)	(12,152)
Depreciation and amortization expenses	(2,097)	(1,740)	(2,050)	(1,660)
Other operating expenses	(11,050)	(9,413)	(12,071)	(10,367)
Operating profit before impairment losses	**20,560**	**15,238**	**18,429**	**14,124**
Allowance for impairment losses on loans and other assets	(9,835)	482	(1,562)	(670)
Share of the profit or loss of investments in subsidiaries accounted for using the equity method	-	(3,853)	-	2,807
Profit from continuing operations before income tax	**10,725**	**11,867**	**16,867**	**16,261**
Income tax expense	(2,963)	(4,056)	(2,650)	(2,039)
Net profit from continuing operations for the period	**7,762**	**7,811**	**14,217**	**14,222**
Profit (loss) from discontinued operations, net of tax	-	-	-	-
Net profit for the year	**7,762**	**7,811**	**14,217**	**14,222**
Net profit attributable to:				
Owners of the Bank	7,762	7,811	14,217	14,222
From continuing operations	7,762	7,811	14,217	14,222
From discontinued operations	-	-	-	-
Non-controlling interest	-	-	-	-

(All amounts are in EUR thousand, unless otherwise stated)

THE GROUP'S AND THE BANK'S CONDENSED STATEMENTS OF COMPREHENSIVE INCOME

	2026.01.01 - 2026.06.30		2025.01.01 - 2025.06.30	
	Group	Bank	Group	Bank
Net profit for the period	**23,182**	**23,587**	**31,899**	**31,570**
Other comprehensive income				
Items that may be subsequently reclassified to profit or loss:				
Gain from revaluation of financial assets	(229)	(229)	733	733
Buildings revaluation reserve	(12)	(12)	-	-
Deferred income tax on gain from revaluation of financial assets	50	50	(116)	(116)
Items that may not be subsequently reclassified to profit or loss:				
Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	-	-	-	-
Other comprehensive income, net of deferred tax	**(191)**	**(191)**	**617**	**617**
Total comprehensive income for the period	**22,991**	**23,396**	**32,516**	**32,187**
Total comprehensive income (loss) attributable to:				
Owners of the (Bank):	22,991	23,396	32,516	32,187
Non-controlling interest	-	-	-	-

THE GROUP'S AND THE BANK'S CONDENSED STATEMENTS OF COMPREHENSIVE INCOME FOR QUARTER

	2026.04.01 - 2026.06.30		2025.04.01 - 2025.06.30	
	Group	Bank	Group	Bank
Net profit for the period	**7,762**	**7,811**	**14,217**	**14,222**
Other comprehensive income				
Items that may be subsequently reclassified to profit or loss:				
Gain from revaluation of financial assets	(779)	(779)	623	623
Buildings revaluation reserve:	12	12	-	-
Deferred income tax on gain from revaluation of financial assets	172	172	(130)	(130)
Items that may not be subsequently reclassified to profit or loss:				
Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	-	-	-	-
Other comprehensive income, net of deferred tax	**(595)**	**(595)**	**493**	**493**
Total comprehensive income for the period	**7,167**	**7,216**	**14,710**	**14,715**
Total comprehensive income (loss) attributable to:				
Owners of the Bank	7,167	7,216	14,710	14,715
Non-controlling interest	-	-	-	-

The accounting policies and notes on pages 21 to 38 constitute an integral part of these financial statements.

(All amounts are in EUR thousand, unless otherwise stated)

THE GROUP'S CONDENSED STATEMENT OF CHANGES IN EQUITY

	Share capital	Share premium	Treasury shares	Reserve capital	Revaluation reserve	Statutory reserve	Reserve for acquisition of own shares	Other equity	Retained earnings	Total
1 January 2025	**192,269**	**25,534**	**(8,375)**	**756**	**(2,989)**	**61,025**	**20,000**	**1,480**	**295,472**	**585,172**
Transfer to statutory reserve	-	-	-	-	-	15,491	-	-	(15,491)	-
Increase (decrease) in share capital	-	-	-	-	-	-	-	-	-	-
Acquisition of own shares	-	-	(4,015)	-	-	-	-	-	-	(4,015)
Share-based payment	-	-	1,305	-	-	-	-	147	-	1,452
Payment of dividends	-	-	-	-	-	-	-	-	(39,796)	(39,796)
Total comprehensive income	-	-	-	-	617	-	-	-	31,899	32,516
30 June 2025	**192,269**	**25,534**	**(11,085)**	**756**	**(2,372)**	**76,516**	**20,000**	**1,627**	**272,084**	**575,329**
Transfer to statutory reserve	-	-	-	-	-	-	-	-	-	-
Increase (decrease) in share capital	(3,073)	-	8,941	-	-	-	-	-	(5,868)	-
Acquisition of own shares	-	-	(2,825)	-	-	-	-	-	-	(2,825)
Share-based payment	-	-	2	-	-	-	-	-	-	2
Payment of dividends	-	-	-	-	-	-	-	-	-	-
Total comprehensive income	-	-	-	-	1,764	-	-	-	28,787	30,551
31 December 2025	**189,196**	**25,534**	**(4,967)**	**756**	**(608)**	**76,516**	**20,000**	**1,627**	**295,003**	**603,057**
Transfer to statutory reserve	-	-	-	-	-	15,636	-	-	(15,636)	-
Increase (decrease) in share capital	-	-	-	-	-	-	-	-	-	-
Acquisition of own shares	-	-	310	-	-	-	-	-	-	310
Share-based payment	-	-	-	-	-	(29)	-	(387)	-	(416)
Payment of dividends	-	-	-	-	-	-	-	-	(30,394)	(30,394)
Total comprehensive income	-	-	-	-	(191)	-	-	-	23,182	22,991
30 June 2026	**189,196**	**25,534**	**(4,657)**	**756**	**(799)**	**92,123**	**20,000**	**1,240**	**272,155**	**595,548**

THE BANK'S CONDENSED STATEMENT OF CHANGES IN EQUITY

	Share capital	Share premium	Treasury shares	Reserve capital	Revaluation reserve	Statutory reserve	Reserve for acquisition of own shares	Other equity	Retained earnings	Total
1 January 2025	**192,269**	**25,534**	**(8,375)**	**756**	**(2,989)**	**60,805**	**20,000**	**1,019**	**297,985**	**587,004**
Transfer to statutory reserve	-	-	-	-	-	15,195	-	-	(15,195)	-
Increase (decrease) in share capital	-	-	-	-	-	-	-	-	-	-
Acquisition of own shares	-	-	(4,015)	-	-	-	-	-	-	(4,015)
Share-based payment	-	-	1,305	-	-	-	-	182	-	1,487
Payment of dividends	-	-	-	-	-	-	-	-	(39,796)	(39,796)
Total comprehensive income	-	-	-	-	617	-	-	-	31,570	32,187
30 June 2025	**192,269**	**25,534**	**(11,085)**	**756**	**(2,372)**	**76,000**	**20,000**	**1,201**	**274,564**	**576,867**
Transfer to statutory reserve	-	-	-	-	-	-	-	-	-	-
Increase (decrease) in share capital	(3,073)	-	8,941	-	-	-	-	-	(5,868)	-
Acquisition of own shares	-	-	(2,825)	-	-	-	-	-	-	(2,825)
Share-based payment	-	-	2	-	-	-	-	-	-	2
Payment of dividends	-	-	-	-	-	-	-	-	-	-
Total comprehensive income	-	-	-	-	1,764	-	-	-	28,914	30,678
31 December 2025	**189,196**	**25,534**	**(4,967)**	**756**	**(608)**	**76,000**	**20,000**	**1,201**	**297,610**	**604,722**
Transfer to statutory reserve	-	-	-	-	-	15,174	-	-	(15,174)	-
Increase (decrease) in share capital	-	-	-	-	-	-	-	-	-	-
Acquisition of own shares	-	-	310	-	-	-	-	-	-	310
Share-based payment	-	-	-	-	-	-	-	(379)	-	(379)
Payment of dividends	-	-	-	-	-	-	-	-	(30,394)	(30,394)
Total comprehensive income	-	-	-	-	(191)	-	-	-	23,587	23,396
30 June 2026	**189,196**	**25,534**	**(4,657)**	**756**	**(799)**	**91,174**	**20,000**	**822**	**275,629**	**597,655**

The accounting policies and notes on pages 21 to 38 constitute an integral part of these financial statements.

(All amounts are in EUR thousand, unless otherwise stated)

THE GROUP'S AND THE BANK'S CONDENSED STATEMENTS7 OF CASH FLOWS

	Notes	30 June 2026		30 June 2025	
		Group	Bank	Group	Bank
Operating activities					
Interest received on loans and advances		111,892	100,617	117,879	106,864
Interest received on debt securities at fair value through profit or loss		632	350	8,270	8,100
Interest paid		(36,281)	(36,287)	(45,723)	(45,755)
Fees and commissions received	8	20,258	16,996	19,725	16,280
Fees and commissions paid	8	(4,235)	(3,740)	(4,610)	(4,093)
Net cash inflows from trade in securities at fair value through profit or loss		632	558	1,965	2,778
Net inflows from foreign exchange operations		1,991	1,948	2,624	2,631
Inflows from derecognition of financial assets		155	6	3,756	3,799
Net gain from disposal of tangible assets		206	206	67	67
Cash inflows related to other activities of Group companies and the Bank		7,626	394	7,634	428
Cash outflows related to other activities of Group companies and the Bank		(22,501)	-	(3,469)	-
Recoveries on loans previously written off		668	20	77	51
Salaries and related payments to and on behalf of employees		(30,943)	(28,049)	(29,821)	(26,783)
Net operating other cost payment	9	(20,743)	(18,189)	(20,899)	(17,654)
Income tax paid		(9,001)	(6,990)	(7,245)	(6,102)
Net cash flow from operating activities before change in operating assets and liabilities		**20,356**	**27,840**	**50,230**	**40,611**
Change in operating assets and liabilities:					
Loans to credit and financial institutions decrease (increase)		(1,827)	(1,820)	507	507
Loans to customers (increase)		(250,074)	(254,155)	(240,455)	(237,062)
Decrease in other assets (increase)		(14,563)	(4,270)	(9,133)	(9,731)
Increase (decrease) in amounts due to credit and Financial institutions (increase)		3,684	3,492	(47,034)	(46,654)
Increase (decrease) in due to customers (increase)		102,070	102,049	141,652	140,941
Increase (decrease) in other liabilities (increase)		14,348	17,290	(2,427)	4,821
Change		**(146,362)**	**(137,414)**	**(156,890)**	**(147,178)**
Net cash flow from (used in) from operating activities		**(126,006)**	**(109,574)**	**(106,660)**	**(106,567)**
Investing activities					
Acquisition of property, plant and equipment, investment property and intangible assets		(4,250)	(4,006)	(960)	(897)
Disposal of property, plant and equipment, investment property and intangible assets		706	214	237	233
Acquisition of debt securities at amortized cost		(15,804)	(15,804)	(203,694)	(167,681)
Sale or redemption of debt securities at amortized cost		190,295	151,926	269,511	234,546
Interest received on debt instruments at amortized cost		10,477	9,703	762	125
Sale or redemption of securities held for sale		4,174	4,174	4,980	4,980
Interest and dividends received on investment securities at fair value		1,576	24,942	290	223
Net increase (decrease) in investments in subsidiaries		(106)	(106)	-	-
Net cash flow from (used in) investing activities		**187,068**	**171,043**	**71,126**	**71,529**
Financing activities					
Payment of dividends		(30,394)	(30,394)	(39,991)	(39,991)
Acquisition of own shares		-	-	(4,015)	(4,015)
Interest payment for issued of debt securities		(22,316)	(22,316)	(19,104)	(19,104)
Issue of debt securities		-	-	300,000	300,000
Redeemable debt securities		-	-	(20,000)	(20,000)
Principal elements of lease payments		(1,813)	(1,780)	(1,177)	(987)
Net cash flow (used in) financing activities		**(54,523)**	**(54,490)**	**215,713**	**215,903**
Net increase (decrease) in cash and cash equivalents		**6,539**	**6,979**	**180,179**	**180,865**
Cash and cash equivalents at 31 December		**390,057**	**383,623**	**395,136**	**386,365**
Cash and cash equivalents at 30 June		**396,596**	**390,602**	**575,315**	**567,230**

The accounting policies and notes on pages 21 to 38 constitute an integral part of these financial statements.

GENERAL INFORMATION

AB Artea Bankas was registered as a public company in the Enterprise Register of the Republic of Lithuania on 4 February 1992. The Bank is licensed by the Bank of Lithuania to perform all banking operations provided for in the Law on Banks of the Republic of Lithuania and the Charter of the Bank. In this document Artea AB is referred to as the Bank, Artea AB and its subsidiaries - the Group.

On May 5, 2025, the bank changed its name from AB Šiaulių bankas to AB Artea bank. The brand update reflects the strategic direction and goal of becoming the leading bank in Lithuania by 2029.

The Head Office of the Bank is located in Šiauliai, Tilžės str. 149, LT-76348. At the end of the reporting period the Bank had 46 customer service outlets (31 December 2025: 52 outlets).

The Bank accepts deposits, issues loans, makes money transfers and documentary settlements, exchanges currencies for its clients, issues and processes debit and credit cards, is engaged in trade finance and is investing and trading in securities, as well as performs other activities set forth in the Law on Banks of the Republic of Lithuania and the Charter of the Bank. Subsidiary companies of the Group perform consumer financing, life insurance and real estate management activities.

The Bank's shares are listed on the Baltic Main List of the Nasdaq Stock Exchange.

This condensed interim financial information for the six-month period ended 30 June 2026 has been prepared in accordance with IAS 34, "Interim Financial Reporting" as adopted by the EU. The condensed interim financial information should be read in conjunction with the annual financial statements for the year ended 31 December 2025, which have been prepared in accordance with IFRS accounting standards ("IFRS"). Except for the points described below, all the accounting policies applied in the preparation of this condensed interim financial information are consistent with those of the annual financial statements of the Bank for the year ended 31 December 2025.

This does not include all the information necessary to prepare comprehensive financial statements prepared in accordance with IFRS accounting standards. However, selected explanatory notes are provided, which explain the events and transactions important for understanding the changes in the Group's financial position and performance since the last annual financial statements.

Critical accounting estimates and judgements

The preparation of financial statements in conformity with IFRS requires the use of estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Although these estimates are based on management's best knowledge of current event and actions, actual results ultimately may differ from those estimates.

In preparing these condensed interim financial statements, the significant judgements made in applying Group's accounting policies and the key sources of estimation uncertainty were the same as those applied to the financial statements as at and for the period ended 31 December 2025, except for judgements and estimations used for calculation of impairment, which were revised to reflect the most recent economic forecasts. These assumptions and evaluations are described in more detail in notes1, 2, and 10.

These financial statements combine the consolidated financial statements for the Group and stand-alone financial statements of the Bank. Such format of reporting was adopted to ensure consistency of presentation with the format prescribed by the Bank of Lithuania and applied for statutory reporting.

No significant amounts of the Group's and the Bank's income or expenses are of a substantial seasonal nature.

Amendments to existing standards and interpretations effective in 2026

A number of new standards are effective from 1 January 2026 but they do not have a material effect on the Group's financial statements:

- Classification and Measurement of Financial Instruments (Amendments to IFRS 9 and IFRS 7)
- Lack of Exchangeability (Amendments to IAS 21).

Standards and amendments to existing standards that are not yet effective and have not been early adopted by the Group and the Bank

A number of new standards and amendments are effective for annual periods beginning on 1 January 2027 and after. Earlier application is permitted for certain standards; however, the Group and the Bank has not early adopted any of the new or amended standards in preparing these financial statements.

The following new and amended standards are not expected to have a significant impact on the Group's and the Bank's financial statements:

- Presentation and Disclosure in Financial Statements (IFRS18);
- Subsidiaries without Public Accountability: Disclosures (IFRS 19);

Although the Group's and the Bank's statement of profit or loss is already largely aligned with the presentation requirements introduced by IFRS 18, the standard is expected to result in additional disclosure requirements in the notes to the financial statements, including disclosures related to management-defined performance measures.

(All amounts are in EUR thousand, unless otherwise stated)

NOTE 1
LOANS TO CUSTOMERS AND FINANCE LEASE RECEIVABLES

Credit risk is the risk that the Group or Bank will incur losses due to customers' failure to meet their financial obligations to the Group or Bank. Credit risk mainly arises from lending activities and is the most significant risk in the Group's and Bank business. It also arises from investment activities (debt securities), from the Group's or Bank asset portfolio and from off-balance sheet financial instruments (e.g. lending commitments, guarantees, letters of credit).

The Group and Bank has a credit risk management system in place, which is continuously improved and includes lending policy, a system of credit risk limits, other credit risk management measures, as well as internal control and internal audit of credit risk management.

The Group and Bank assumes risk only in areas that are well known to it and in which it has gained positive experience, in order to avoid excessive risk in transactions that could have a negative impact on a large share of shareholders' equity, while at the same time ensuring an adequate level of profitability which, given the increasing competition, would ensure the Bank's stable position in the market and increase the Bank's value.

When assessing the credit risk assumed, the Group and Bank follows the principles of prudence, conservatism and caution.

The Group and Bank credit risk management is organized in such a way as to avoid conflicts of interest between staff or structural units. When granting credit to clients, the Group and Bank follows the principle that profit must not be pursued at the expense of excessive credit risk.

Maximum credit risk, disregarding collateral and other credit risk mitigation measures:

	30 June 2026		31 December 2025	
	Group	**Bank**	**Group**	**Bank**
Cash equivalents	**316,546**	**311,347**	**314,763**	**309,011**
Loans and advances to banks	**10,862**	**10,855**	**9,035**	**9,035**
Loans and advances to customers:	**3,963,725**	**3,947,367**	**3,713,724**	**3,691,955**
Loans and advances to financial institutions	2,450	324,369	23,476	324,249
Loans to individuals (Retail)	1,705,857	1,383,938	1,624,035	1,301,493
Loans to business customers	2,255,418	2,239,060	2,066,213	2,066,213
Debt securities at fair value through profit or loss	**9,020**	**8,524**	**11,004**	**10,011**
Derivative financial instruments	**1,969**	**1,969**	**164**	**151**
Debt securities at fair value through other comprehensive income	**299,073**	**248,911**	**304,995**	**252,461**
Debt securities at amortized cost	**1,224,568**	**1,216,662**	**1,356,852**	**1,348,506**
Other assets subject to credit risk	**9,495**	**8,555**	**8,210**	**7,345**
Credit risk exposures relating to off –balance sheet items are as follows:				
Financial guarantees	65,500	65,550	61,975	62,025
Letters of credit	29,404	29,404	33,356	33,356
Loan commitments and other credit related liabilities	493,076	528,182	431,432	471,953
Total	**6,423,238**	**6,377,326**	**6,245,510**	**6,195,809**

Loans to customers

	30 June 2026		31 December 2025	
	Group	**Bank**	**Group**	**Bank**
Gross loans at amortized cost	4,012,095	3,982,593	3,762,780	3,728,430
Less: allowance for impairment	(54,831)	(41,687)	(55,259)	(42,678)
Net loans at amortized cost	**3,957,264**	**3,940,906**	**3,707,521**	**3,685,752**
Gross loans at fair value	6,461	6,461	6,203	6,203
Total loans	**3,963,725**	**3,947,367**	**3,713,724**	**3,691,955**

Through its subsidiaries, UAB "Artea Retrofit Fund 1" and UAB "Artea Retrofit Fund 2", the Bank has granted loans as an investment in a securitization instrument intended to finance multi-apartment building renovation projects.

The Bank's investments in securitization are carried out in several stages, across different investment tranches characterized by varying levels of risk.

Part of the investments made to date were into the tranche with the most significant risk. Therefore, in accordance with IFRS 9 requirements the loans granted to UAB "Artea Retrofit Fund 1" and UAB "Artea Retrofit Fund 2" are measured at fair value through profit or loss and are presented in the statement of financial position under the line item "Loans granted to customers."

At initial recognition, the fair value of these loans was determined to be equal to their acquisition cost. As of 30 June 2026, the net value of these loans amounted to EUR 6,240 thousand.

During the six-month period ended 30 June 2026, a profit of EUR 255 thousand was recognized due to an increase in the fair value of these loans.

The remaining portion of loans to UAB "Artea Retrofit Fund 1" and UAB "Artea Retrofit Fund 2", which are measured at amortized cost, had a net value of EUR 43,1 million as of 30 June 2026.

(All amounts are in EUR thousand, unless otherwise stated)

NOTE 1

LOANS TO CUSTOMERS AND FINANCE LEASE RECEIVABLES (CONTINUED)

The distribution of loans by stages and days past due:

Group	30 June 2026					31 December 2025				
	Not due	Due below 30 days	Due 31-90 days	Due over 90 days	Total	Not due	Due below 30 days	Due 31-90 days	Due over 90 days	Total
Stage 1:										
Gross amount	3,511,594	44,561	-	-	3,556,155	3,223,074	31,829	-	-	3,254,903
Allowance for impairment	(21,318)	(346)	-	-	(21,664)	(20,754)	(254)	-	-	(21,008)
Net amount	**3,490,276**	**44,215**	**-**	**-**	**3,534,491**	**3,202,320**	**31,575**	**-**	**-**	**3,233,895**
Stage 2:					-					
Gross amount	315,878	34,203	15,245	-	365,326	365,706	30,855	12,425	-	408,986
Allowance for impairment	(6,355)	(3,506)	(1,278)	-	(11,139)	(8,037)	(3,182)	(1,783)	-	(13,002)
Net amount	**309,523**	**30,697**	**13,967**	**-**	**354,187**	**357,669**	**27,673**	**10,642**	**-**	**395,984**
Stage 3:										
Gross amount	39,812	16,661	6,763	33,839	97,075	55,788	7,295	9,063	32,948	105,094
Allowance for impairment	(5,164)	(2,553)	(1,508)	(12,803)	(22,028)	(5,539)	(1,136)	(1,556)	(13,018)	(21,249)
Net amount	**34,648**	**14,108**	**5,255**	**21,036**	**75,047**	**50,249**	**6,159**	**7,507**	**19,930**	**83,845**
Total:										
Gross amount	3,867,284	95,425	22,008	33,839	4,018,556	3,644,568	69,979	21,488	32,948	3,768,983
Allowance for impairment	(32,837)	(6,405)	(2,786)	(12,803)	(54,831)	(34,330)	(4,572)	(3,339)	(13,018)	(55,259)
Net amount	**3,834,447**	**89,020**	**19,222**	**21,036**	**3,963,725**	**3,610,238**	**65,407**	**18,149**	**19,930**	**3,713,724**

Bank	30 June 2026					31 December 2025				
	Not due	Due below 30 days	Due 31-90 days	Due over 90 days	Total	Not due	Due below 30 days	Due 31-90 days	Due over 90 days	Total
Stage 1:										
Gross amount	3,205,877	44,561	-	-	3,250,438	2,918,129	31,829	-	-	2,949,958
Allowance for impairment	(16,399)	(346)	-	-	(16,745)	(16,486)	(254)	-	-	(16,740)
Net amount	**3,189,478**	**44,215**	**-**	**-**	**3,233,693**	**2,901,643**	**31,575**	**-**	**-**	**2,933,218**
Stage 2:										
Gross amount	619,934	18,687	11,783	-	650,404	664,480	16,305	7,936	-	688,721
Allowance for impairment	(6,272)	(534)	(289)	-	(7,095)	(7,933)	(488)	(501)	-	(8,922)
Net amount	**613,662**	**18,153**	**11,494**	**-**	**643,309**	**656,547**	**15,817**	**7,435**	**-**	**679,799**
Stage 3:										
Gross amount	37,208	14,912	5,935	30,157	88,212	53,445	6,074	8,246	28,189	95,954
Allowance for impairment	(3,964)	(1,747)	(1,126)	(11,010)	(17,847)	(4,449)	(574)	(1,180)	(10,813)	(17,016)
Net amount	**33,244**	**13,165**	**4,809**	**19,147**	**70,365**	**48,996**	**5,500**	**7,066**	**17,376**	**78,938**
Total:										
Gross amount	3,863,019	78,160	17,718	30,157	3,989,054	3,636,054	54,208	16,182	28,189	3,734,633
Allowance for impairment	(26,635)	(2,627)	(1,415)	(11,010)	(41,687)	(28,868)	(1,316)	(1,681)	(10,813)	(42,678)
Net amount	**3,836,384**	**75,533**	**16,303**	**19,147**	**3,947,367**	**3,607,186**	**52,892**	**14,501**	**17,376**	**3,691,955**

Loans are assigned to stages using the following principles (a deviation from these principles is allowed in the process of individual loan assessment based on contract-specific circumstances if it would result in more precise assessment of the risk of the contract):

Stage 1 loans: loans with no increase in credit risk observed.

Stage 2 loans: loans with an increase in credit risk observed. Main reasons for determining an increase in credit risk are: deterioration of borrower's financial status from the initial (this criteria is not applicable to the low credit risk loans, i.e. loans that have internal borrower's financial status assessment grades "very good" or "good" or investment grade credit ratings by external credit rating agencies), payment delay of over 30 days, and other objective criteria showing an increase in credit.

Stage 3 loans: defaulted loans. Main reasons for determining a default are payment delay of over 90 days, bankruptcy of the borrower, termination of the contract, start of the foreclosure procedures and other objective criteria.

As lending activities are focused on the Lithuanian market, the assessment of potential risks across individual economic sectors did not identify any sectors for which the risk would be considered elevated. Due to potential increase in credit risk the Bank has individually assessed clients with loans and finance lease contracts which have medium or high dependency from countries mentioned above through supply or sales chains or through holders structure and if increase in risk was determined credit stages for certain clients were reduced.

(All amounts are in EUR thousand, unless otherwise stated)

NOTE 2
SECURITIES

Securities in the trading book

Securities in the trading book are comprised of trading securities and other securities that cover insurance contract liabilities under unit-linked insurance contracts of life insurance subsidiary. These securities are measured at fair value through profit or loss.

	30 June 2026		31 December 2025	
	Group	Bank	Group	Bank
Debt securities:	**9,020**	**8,524**	**11,004**	**10,011**
Government bonds	-	-	-	-
Corporate bonds	9,020	8,524	11,004	10,011
Equity securities	**1,373**	**1,373**	**27**	**27**
Total	**10,393**	**9,897**	**11,031**	**10,038**

	30 June 2026		31 December 2025	
	Group	Bank	Group	Bank
Trading securities:				
Debt securities	**9,020**	**8,524**	**11,004**	**10,011**
from AA- to AAA	-	-	-	-
from A- to A+	496	-	993	-
from BBB- to BBB+	-	-	-	-
from BB- to BB+	-	-	-	-
lower than BB-	-	-	-	-
no rating	8,524	8,524	10,011	10,011
Equity securities:	**1,373**	**1,373**	**27**	**27**
listed	1,373	1,373	27	27
unlisted	-	-	-	-
Total trading securities:	**10,393**	**9,897**	**11,031**	**10,038**

Investment securities

	30 June 2026		31 December 2025	
	Group	Bank	Group	Bank
Securities at fair value:				
Debt securities:	**299,073**	**248,911**	**304,995**	**252,461**
Government bonds	271,674	241,167	276,652	243,914
Corporate bonds	27,399	7,744	28,343	8,547
Equity securities	**211,662**	**2,485**	**199,701**	**2,513**
Total	**510,735**	**251,396**	**504,696**	**254,974**
Securities at amortized cost:				
Debt securities	**1,224,568**	**1,216,662**	**1,356,852**	**1,348,506**
Government bonds	1,214,449	1,209,641	1,343,750	1,338,911
Corporate bonds	10,119	7,021	13,102	9,595
Total	**1,224,568**	**1,216,662**	**1,356,852**	**1,348,506**

	30 June 2026		31 December 2025	
	Group	Bank	Group	Bank
Securities at fair value:				
Debt securities	**299,073**	**248,911**	**304,995**	**252,461**
from AA- to AAA	101,758	99,952	129,842	128,347
from A- to A+	149,087	126,198	125,696	100,627
from BBB- to BBB+	39,737	22,367	40,933	22,644
from BB- to BB+	6,701	394	6,567	388
lower than BB-	379	-	343	-
no rating	1,411	-	1,614	455
Equities	**209,610**	**686**	**197,569**	**620**
listed	199,258	349	188,233	449
unlisted	10,352	337	9,336	171
Units of investment funds	**2,052**	**1,799**	**2,132**	**1,893**
Total	**510,735**	**251,396**	**504,696**	**254,974**
Securities at amortized cost:				
Debt securities	**1,224,568**	**1,216,662**	**1,356,852**	**1,348,506**
from AA- to AAA	463,727	463,524	541,986	541,783
from A- to A+	701,724	696,836	752,436	747,541
from BBB- to BBB+	58,612	56,302	61,924	59,182
from BB- to BB+	505	-	506	-
lower than BB-	-	-	-	-
Unrated	-	-	-	-
Total	**1,224,568**	**1,216,662**	**1,356,852**	**1,348,506**

(All amounts are in EUR thousand, unless otherwise stated)

NOTE 2
SECURITIES (CONTINUED)

Credit stages of investment debt securities:

	30 June 2026		31 December 2025	
	Group	Bank	Group	Bank
Stage 1:				
Gross amount	1,523,717	1,465,645	1,661,449	1,600,569
Allowance for impairment	(76)	(72)	(76)	(76)
Net amount	**1,523,641**	**1,465,573**	**1,661,373**	**1,600,493**
Stage 2:				
Gross amount	-	-	492	492
Allowance for impairment	-	-	(18)	(18)
Net amount	**-**	**-**	**474**	**474**
Stage 3:				
Gross amount	1,023	-	1,024	-
Allowance for impairment	(1,023)	-	(1,024)	-
Net amount	**-**	**-**	**-**	**-**
Total	**1,523,641**	**1,465,573**	**1,661,847**	**1,600,967**

Investments in subsidiaries

The Group's structure and ownership remained unchanged during the six month period ended 30 June 2026 and the comparative year ended 31 December 2025. More detailed information about the Group's companies (including the date of registration, registered office address, and company code) is disclosed in the Financial summary section „Companies comprising group".

Bank's investments in subsidiaries consisted of:

	Share in equity	30 June 2026	31 December 2025
Artea Life Insurance UAB	100%	34,294	44,102
Artea lizingas UAB	100%	7,684	12,358
Artea Turto Fondas UAB	100%	884	707
Artea Asset Management UAB	100%	30,544	39,492
Total investments in subsidiaries using equity method		**73,406**	**96,659**
Artea Retrofit fund 1 UAB	100%	100	170
Artea Retrofit fund 2 UAB	100%	100	100
Total investments in subsidiaries at fair value		**200**	**270**

In accordance with the agreements with investors and the provisions of IFRS 10, the Bank does not have control over Artea Retrofit Fund 1 UAB and Artea Retrofit Fund 2 UAB, therefore these companies are not consolidated in the Group's consolidated financial statements. In accordance with the provisions of IFRS 9 applicable to contractually linked instruments, the investments in Artea Retrofit Fund 1 UAB and Artea Retrofit Fund 2 UAB are carried at fair value through profit or loss and are shown in the line 'Investments in subsidiaries' in the statement of financial position. The fair value of these investments was determined at initial recognition to be the same as their acquisition cost. Since the incorporation of its subsidiaries, the Bank has regularly made additional contributions to cover their accumulated losses. During the six-month period, additional contributions amounting to EUR 106 thousand were made for this purpose (2025: EUR 70 thousand).

Impairment assessment of investments in subsidiaries

As of 30 June 2026 and as of 31 December 2025, the Bank assessed its subsidiary Artea Life Insurance UAB for impairment using the embedded value approach. No impairment was identified. The embedded value comprises the value of in-force business and free capital, with cash flows discounted at 7.1% (30 June 2026) and 7.07% (31 December 2025). A 2% inflation rate was assumed throughout the forecast. Sensitivity analysis using a 2 percentage points higher discount rate also showed no impairment.

As of 30 June 2026 and as of 31 December 2025, the Bank assessed whether there were any indicators of impairment in respect of its investment in Artea Asset Management UAB accounted for using the equity method.

During 2025, amendments to the Lithuanian Pillar II pension legislation were enacted allowing participants, during the period 2026–2027, to withdraw up to 25% of their accumulated pension assets if they remain in the system, or the full amount if they choose to exit. Management assessed that these legislative changes constitute an indicator of potential impairment under IAS 36, as the reform may result in a reduction of assets under management (AUM) and related management fee income.

Accordingly, the Bank performed an impairment test of the entire carrying amount of the investment. The recoverable amount was determined based on value in use, calculated by discounting the Company's share of the future cash flows expected to be derived from the continuing operations of Artea Asset Management UAB.

Cash flows beyond the explicit forecast period were extrapolated using a long-term growth rate of 2%. The projected cash flows were discounted using a pre-tax discount rate of 10.15% (2025: 10.1%), reflecting current market assessments of the time value of money and the risks specific to the investment.

Based on the impairment test performed, the recoverable amount exceeded the carrying amount of the investment as at 30 June 2026 and as at 31 December 2025 and therefore no impairment loss was recognised.

No impairment triggers were identified for other subsidiaries.

(All amounts are in EUR thousand, unless otherwise stated)

NOTE 3
SIGNIFICANT INFORMATION ON CHANGES IN OTHER ASSET ITEMS

Other assets

	30 June 2026		31 December 2025	
	Group	**Bank**	**Group**	**Bank**
Amounts receivable	9,495	8,555	8,210	7,345
Inventories	250	-	114	-
Deferred charges	5,867	5,545	4,920	4,128
Assets under reinsurance and insurance contracts	150	-	151	-
Prepayments	3,536	2,421	3,601	3,085
Foreclosed assets	189	185	606	602
Other	4,234	4,307	1,639	1,793
Total	**23,721**	**21,013**	**19,241**	**16,953**

NOTE 4
DEPOSITS FROM CLIENTS

The breakdown of deposits are aligned with the structure of regulatory (FINREP) reporting. Deposits are classified in accordance with regulatory reporting requirements to ensure consistency between financial and supervisory reports.

	30 June 2026		31 December 2025	
	Group	**Bank**	**Group**	**Bank**
Demand deposits:				
Public sector	312,030	312,030	232,672	232,672
Non-financial companies	904,534	905,293	886,174	886,954
Households	1,051,997	1,051,997	925,887	925,887
Transit, deposited liabilities	40,396	40,396	31,977	31,977
Hedged items fair value adjustment	(1,313)	(1,313)	(260)	(260)
Total demand deposits	**2,307,644**	**2,308,403**	**2,076,450**	**2,077,230**
Term deposits:				
Public sector	81,665	81,665	45,283	45,283
Non-financial companies	228,213	228,213	266,534	266,534
Households	1,443,004	1,443,004	1,572,934	1,572,934
Total term deposits	**1,752,882**	**1,752,882**	**1,884,751**	**1,884,751**
Total	**4,060,526**	**4,061,285**	**3,961,201**	**3,961,981**

Hedge accounting

After renewed accounting policy Bank entered into interest rate swap (IRS) agreements which are accounted for in accordance with hedge accounting principles. The Bank's objective is to mitigate the impact of changes in market interest rates on the fair value of certain balance-sheet items and to reduce volatility in profit or loss.

In accordance with IFR 9 – Financial Instruments, the Bank applies fair value hedge accounting for micro hedging relationships. For macro hedging relationships, hedge accounting continues to be applied under the principles of IAS 39, consistent with the Bank's existing portfolio hedge framework. All fair value changes of both hedged items and hedging instruments are recognized directly in profit or loss under "Net profit (loss) on hedge accounting". In the statement of financial position, the hedging instruments are presented within "Derivative financial instruments" (as financial assets or financial liabilities).

The Bank at this moment applies only fair value hedge accounting.

	30 June 2026		31 December 2025	
	Group	**Bank**	**Group**	**Bank**
Hedge accounting	7,802	7,802	2,992	2,992
Derivative financial instruments	443	443	334	334
Total:	**8,245**	**8,245**	**3,326**	**3,326**

(All amounts are in EUR thousand, unless otherwise stated)

NOTE 5
SIGNIFICANT INFORMATION ON CHANGES IN OTHER LIABILITIES ITEMS

Insurance contract liabilities

Bank's subsidiary Artea Life Insurance UAB is engaged in life insurance business. For the periods ended 30 June 2026 and 31 December 2025 the liabilities from insurance contracts and their changes were as follows:

	Estimate of present value of future cash flows	Risk adjustment for non-financial risks	Contractual service margin	Investment units	Advances paid by policyholders	Total
Gross:						
1 January 2025	**50,719**	**18,523**	**32,416**	**96,686**	**88**	**198,432**
Change during period	752	(57)	(107)	(2,956)	-	(2,368)
30 June 2025	**51,471**	**18,466**	**32,309**	**93,730**	**88**	**196,064**
Change during period	10,524	(731)	(446)	7,460	(21)	16,786
31 December 2025	**61,995**	**17,735**	**31,863**	**101,190**	**67**	**212,850**
Change during period	9,506	196	2,316	6,985	(5)	18,998
30 June 2026	**71,501**	**17,931**	**34,179**	**108,175**	**62**	**231,848**
Reinsurance share:						
1 January 2025	**-**	**-**	**-**	**-**	**-**	**-**
Change during period	-	-	-	-	-	-
30 June 2025	**-**	**-**	**-**	**-**	**-**	**-**
Change during period	64	(4)	-	-	-	60
31 December 2025	**64**	**(4)**	**-**	**-**	**-**	**60**
Change during period	3	4	-	-	-	7
30 June 2026	**67**	**-**	**-**	**-**	**-**	**67**
Net value						
31 December 2025	**62,059**	**17,731**	**31,863**	**101,190**	**67**	**212,910**
30 June 2026	**71,568**	**17,931**	**34,179**	**108,175**	**62**	**231,915**

NOTE 6
CAPITAL

The share capital of the Bank as of 30 June 2026, was EUR 189,196 thousand, which is divided into 652,399 thousand ordinary registered shares with a nominal value of EUR 0.29 each (ISIN LT0000102253). The new version of Bank's Articles of Association were registered in the Register of Legal Entities on 13 August 2025, following the completion of share capital reduction procedure after the acquisition of its own shares. The Bank's share capital was not increased in the second quarter of 2026.

All issued shares of the Bank grant their holders equal rights as provided for in the Law on Companies of the Republic of Lithuania and the Bank's Articles of Association.

Share premium
The share premium represents the difference between the issue price and nominal value of the shares issued by the Bank. Share premium can be used to increase the Bank's authorised share capital. In 2018, the share premium of EUR 3,428 thousand was recognized in the subordinated loan conversion process. In 2023 share premium has increased to EUR 25,534 thousand due to business combination. There were no additional share premium increase during upcoming years.

Reserve capital
The reserve capital is formed from the Bank's profit and its purpose is to ensure the financial stability of the Bank. The shareholders may decide to use the reserve capital to cover losses incurred.

Statutory reserve
According to the Law of the Republic of Lithuania on Banks, allocations to the statutory reserve shall be compulsory and shall not be less than 1/20 of the profit available for appropriation. The statutory reserve may, by a decision of extraordinary general or annual meeting of the shareholders, be used only to cover losses of the activities.

Reserve for acquisition of own shares
As of 30 June 2026, the carrying value of the reserve for the repurchase of own shares is EUR 20,000 thousand (as of 30 June 2025 - EUR 20,000 thousand).

On 15 August 2024 the Bank has received permission from the European Central Bank (ECB) to buy back up to 13,745 thousand of its own shares.

24 January 2025 the Bank has completed its own share buy-back programme on the regulated market, which was carried out from 4 November 2024. During this period, the Bank acquired 5,093 thousand treasury shares, i.e. 74% of the maximum number of shares within the limit set at the time of the programme's expiry, for a total amount of EUR 4,345 thousand , at an average price of EUR 0.853 per share.

On 10 June, 2025 the Bank has completed its own share buy-back programme on the regulated market, which was carried out from 5 May, 2025. During this period, the Bank acquired 2,540 thousand treasury shares, i.e. 96% of the maximum number of shares within the limit set at the time of the programme's expiry, for a total amount of EUR 2,226 thousand, at an average price of EUR 0.876 per share.

This buyback program, the purpose of which is to reduce the Bank's capital, was approved by the Management Board of Bank on 30 April 2025, implementing the decision of the Bank's ordinary general meeting of shareholders of 31 March 2025.

On 23 September 2025 the Bank received permission from the European Central Bank (ECB) to buy back up to 4 500 thousand of its own shares. Shares to be acquired in the market in the one year period starting from the date of the permission.

On 24 October, 2025 the Bank has completed its own share buy-back programme on the regulated market, which was carried out from 6 October, 2025. During this period, the Bank acquired 1,130 thousand treasury shares for a total amount of EUR 931 thousand at an average price of EUR 0.823 per share.

The Bank's own share buy-back programme announced on 26 November 2025, till 31 December 2025 - the Bank acquired 2,049 thousand treasury shares for a total amount of EUR 1,893 thousand at an average price of EUR 0.924 per share.

As of 31 December 2025 the Bank held 5,719 thousand own shares with carrying value of EUR 4,967 thousand.

On 23 January, 2026 the Bank has completed its own share buy-back programme on the regulated market, which was carried out from 1 December, 2025. During this period, the Bank acquired 2,787 thousand treasury shares, for a total amount of EUR 2,598 thousand, at an average price of EUR 0.932 per share.

As of 30 June 2026 the Bank held 6,458 thousand own shares with carrying value of EUR 5,672 thousand.

NOTE 6
CAPITAL (CONTINUED)

Other equity

Other equity consists of amount that corresponds to the obligation to present Bank's shares to Group's employees as part of variable remuneration.

The Group's remuneration policy prescribes two main elements of remuneration – fixed remuneration and variable remuneration, and various additional benefits. Employees whose professional activities and/or decisions might have a significant impact on the risk accepted by the Group, receive deferred variable remuneration. The remuneration amounts are accrued as staff expenses in income statement. The Group's incentive scheme employees whose professional activities and/or decisions may have a significant impact on the risk assumed be the Group receive 50% of the annual long term incentive program in cash and 50% in form of Bank's shares options executable after 3 years. The number of share options is based on the currency value of the achieved results divided by the weighted average price at which the Bank's shares are traded on Nasdaq Vilnius during the period of five months prior the approval of renumeration. Each option is convertible into one ordinary share.

The Group has assessed fair value of shares option by the Black-Scholes model which is attributable to Level 3 in fair value hierarchy. The model inputs include:

- For the option granted on 31 March 2026: grant date (31 March 2026), expiry date (09 April 2029; 08 April 2030; 10 April 2031), share price on the grant date EUR 0.868, 3-year exercise price EUR 0.721, 4-year EUR 0.699, 5-year EUR 0.673, expected volatility of the bank's share price 19%, risk-free interest rate –3%, 3.1%.
- For the option granted on 31 March 2025: grant date (31 March 2025), expiry dates (14 April 2028; 13 April 2029; and 12 April 2030), share price on the grant date EUR 0.899, 3-year exercise price EUR 0.7683, 4-year EUR 0.7402, 5-year EUR 0.7364, expected volatility of the bank's share price 22%, risk-free interest rates – 2.5%, 2.8%, 2.9%;
- For the option granted on 31 March 2024: grant date (31 March 2024), expiry dates (14 April 2028 and 13 April 2029), share price on the grant date EUR 0.709, 4-year exercise price EUR 0.6006, 5-year exercise price EUR 0.5774, expected volatility of the bank's share price 25%, risk-free interest rate – 3.5%;
- For the option granted on 31 March 2023: grant date (31 March 2023), expiry dates (09 April 2027 and 14 April 2028), share price on the grant date EUR 0.747, 4-year exercise price EUR 0.6546, 5-year exercise price EUR 0.6502, expected volatility of the bank's share price 26%, risk-free interest rates – 5% and 2.3%;

The value of the options is included in the Other equity line in the statement of financial position. Other equity consists of:

	30 June 2026		31 December 2025	
	Group	Bank	Group	Bank
Options	1,240	822	1,627	1,201
Shares distributable to employees	-	-	-	-
Total	**1,240**	**822**	**1,627**	**1,201**

During the six-month period ended 30 June 2026, and the year ended 31 December 2025, there were no forfeited or expired share options.

During the six-month period ended 30 June 2025, 1,745 thousand share options were exercised for the benefit of the Group's identified staff (1,495 thousand for the benefit of the Bank's identified staff), with a weighted average share price at the time of exercise of EUR 0.894.

During the six-month period ended 30 June 2026, 1,179 thousand share options were exercised for the benefit of the Group's identified staff (995 thousand for the benefit of the Bank's identified staff), with a weighted average share price at the time of exercise of EUR 0.873.

Basic earnings per share:

Basic earnings per share are calculated by dividing the net profit for the period by the weighted average number of ordinary shares outstanding during the period.As of 30 June 2026, and 30 June 2025, the Group had no potential ordinary shares, therefore the diluted earnings per share are equal to the basic earnings per share.

The number of ordinary registered shares outstanding as of 30 June 2026, was 652,399 thousand (30 June 2025 – 662,997 thousand).The weighted average number of ordinary registered shares outstanding was 644,382 thousand as of 30 June 2026, and 660,626 thousand as of 30 June 2025.

Group

	30 June 2026	30 June 2025
Net profit from continuing operations attributable to equity holders	23,182	31,899
Net profit (loss) from discontinued operations attributable to equity holders	-	-
Net profit attributable to equity holders	**23,182**	**31,899**
Weighted average number of shares in issue during the period (thousand units)	644,382	660,626
Basic earnings per share (EUR)	**0.04**	**0.05**
Basic earnings per share (EUR) from continuing operations	0.04	0.05
Basic earnings per share (EUR) from discontinued operations	-	-

(All amounts are in EUR thousand, unless otherwise stated)

NOTE 7
NET INTEREST INCOME

	2026.01.01 - 2026.06.30		2025.01.01 - 2025.06.30	
	Group	Bank	Group	Bank
Interest revenue calculated using the effective interest method (on financial assets at amortized cost and fair value through other comprehensive income):	**117,203**	**106,890**	**110,330**	**101,174**
on loans to other banks and financial institutions and placements with credit institutions	3,143	3,123	5,780	5,754
on loans to customers	97,780	87,543	96,950	87,894
on debt securities at amortized cost	16,280	16,224	7,390	7,316
on debt securities at fair value through other comprehensive income	-	-	210	210
Other similar income:	**11,354**	**10,392**	**11,653**	**10,943**
on debt securities at fair value through profit or loss	1,310	350	1,283	574
on loans at fair value through profit or loss	435	435	439	439
on finance leases	9,609	9,607	9,931	9,930
other interest income	-	-	-	-
Total interest income	**128,557**	**117,282**	**121,983**	**112,117**
Interest expense:				
on financial liabilities designated at fair value through profit or loss	-	-	-	-
on financial liabilities measured at amortized cost	(56,014)	(56,023)	(53,562)	(53,599)
on other liabilities	(3)	-	(6)	-
Total interest expense	**(56,017)**	**(56,023)**	**(53,568)**	**(53,599)**
Net interest income	**72,540**	**61,259**	**68,415**	**58,518**

NOTE 8
NET FEE AND COMMISSION INCOME

	2026.01.01 - 2026.06.30		2025.01.01 - 2025.06.30	
	Group	Bank	Group	Bank
Fee and commission income:				
for administration of loans of third parties	4,059	4,059	4,338	4,338
for settlement services	2,779	2,779	2,564	2,564
for cash operations	2,026	2,026	1,905	1,905
for account administration	3,563	3,563	3,229	3,229
for guarantees, letters of credit, documentary collection	466	466	586	584
for collection of utility and similar payments	122	122	128	128
for services related to securities	2,496	2,496	2,376	2,376
for services related to pension and investment funds management	4,302	-	4,157	-
other fee and commission income	445	1,485	442	1,156
Total fee and commission income	**20,258**	**16,996**	**19,725**	**16,280**
Fee and commission expense:				
for payment cards	(2,591)	(2,591)	(2,910)	(2,910)
for cash operations	(273)	(273)	(219)	(219)
for correspondent bank and payment system fees	(239)	(182)	(302)	(228)
for services related to securities	(458)	(458)	(483)	(483)
for services related to pension and investment funds management	(438)	-	(443)	-
other fee and commission expenses	(236)	(236)	(253)	(253)
Total fee and commission expense	**(4,235)**	**(3,740)**	**(4,610)**	**(4,093)**
Net fee and commission income	**16,023**	**13,256**	**15,115**	**12,187**

NOTE 9
OTHER OPERATING EXPENSES

	2026.01.01 - 2026.06.30		2025.01.01 - 2025.06.30	
	Group	Bank	Group	Bank
Rent of buildings and premises	(314)	(305)	(206)	(198)
Utility services for buildings and premises	(793)	(763)	(657)	(647)
Other expenses related to buildings and premises	(512)	(511)	(314)	(313)
Transportation expenses	(153)	(107)	(203)	(163)
Legal costs	(77)	(77)	(153)	(153)
Personnel and training expenses	(455)	(451)	(778)	(776)
IT and communication expenses	(12,099)	(11,290)	(10,666)	(9,832)
Marketing and charity expenses	(1,629)	(649)	(3,675)	(2,166)
Service organization expenses	(3,495)	(3,240)	(2,902)	(2,684)
Non-income taxes, fines	(264)	(27)	(359)	(35)
Costs incurred due to debt recovery	(290)	(165)	(305)	(175)
Other expenses	(662)	(604)	(681)	(512)
Total	**(20,743)**	**(18,189)**	**(20,899)**	**(17,654)**

(All amounts are in EUR thousand, unless otherwise stated)

NOTE 10
IMPAIRMENT LOSSES

	2026.01.01 - 2026.06.30		2025.01.01 - 2025.06.30	
	Group	Bank	Group	Bank
(Impairment losses) / reversal of impairment losses on loans	(302)	1,590	(4,116)	(2,705)
Recoveries of loans previously written-off	657	20	66	51
Reversal of impairment losses / (impairment losses) on finance lease receivables	(636)	(636)	(188)	(188)
(Impairment losses) on debt securities	21	21	18	18
Reversal of impairment losses on due from banks	(5)	(5)	(23)	(23)
Reversal of impairment losses / (impairment losses) on other financial assets	(226)	(226)	453	468
(Impairment losses) on Goodwill	(1,953)	-	-	-
(Impairment losses) / reversal of impairment losses on other non-financial assets	136	-	-	-
(Impairment losses) on fund rights	(8,039)	-	-	-
Provisions for other liabilities	10	-	11	-
Total	**(10,337)**	**764**	**(3,779)**	**(2,379)**

Impairment of goodwill and fund management rights related to UAB "Artea Asset Management"

As at 31 December 2025, the carrying amount of goodwill allocated to the Asset Management group of cash-generating units (hereinafter – the CGU group) related to UAB "Artea Asset Management" amounted to EUR 5,024 thousand, while the carrying amount of fund management rights amounted to EUR 28,049 thousand. As at 30 June 2026, before recognising the impairment loss, the respective carrying amounts were EUR 5,024 thousand and EUR 27,437 thousand. No impairment loss was recognised based on the impairment test performed as at 31 December 2025.

As at 30 June 2026, management updated the impairment test, taking into account the actual withdrawal dynamics of participants from the Lithuanian second-pillar pension funds, based on data obtained following the first and second quarters of 2026, as well as the updated forecast of future withdrawals. The projected reduction in assets under management and the related management fee income, compared with the assumptions applied in the impairment test as at 31 December 2025, was considered an indication of impairment.

The cash flow projections were based on financial forecasts approved by management covering the period up to 2030. Cash flows beyond the explicit forecast period were extrapolated using a long-term growth rate of 2%.

Under the base-case valuation scenario, management forecasts that, after 30 June 2026, participants will submit withdrawal applications relating to approximately EUR 345 million of pension fund assets under management. The corresponding assets are expected to be withdrawn from the funds under management in subsequent periods. Therefore, the EUR 345 million represents the projected future reduction in assets under management and does not represent assets already withdrawn as at 30 June 2026.

Based on this assumption, the projected assets under management and the related fund management income and cash flows were reduced. The projected cash flows were discounted using a pre-tax discount rate of 10.15% (31 December 2025: 10.10%). As at 30 June 2026, the recoverable amount of the CGU relating to second-pillar pension fund activities, determined based on its value in use using the discounted cash flow method, amounted to EUR 13,763 thousand. The carrying amount of the CGU before recognising the impairment loss amounted to EUR 23,755 thousand, comprising fund management rights of EUR 21,221 thousand, goodwill of EUR 1,953 thousand and other intangible assets of EUR 581 thousand.

As the carrying amount of the CGU exceeded its recoverable amount, the Group recognised an impairment loss of EUR 9,992 thousand as at 30 June 2026. In accordance with IAS 36, the impairment loss was first allocated to goodwill in the amount of EUR 1,953 thousand. The remaining impairment loss was allocated proportionately between fund management rights in the amount of EUR 8,039 thousand.

The impairment loss was recognised in the statement of profit or loss under "Impairment losses on loans and other assets" and was allocated to the Private Clients operating segment. No impairment losses were identified for the other CGU.

The table below presents the difference between the recoverable amount and the carrying amount of the CGU relating to second-pillar pension fund activities under the scenarios considered. The carrying amount used in the sensitivity analysis is the amount before recognition of the impairment loss as at 30 June 2026. Accordingly, negative amounts represent the total impairment loss calculated under each scenario and not an additional impairment loss on top of the EUR 9,992 thousand recognised under the base-case scenario.

Discount rate \ projected future reduction in assets under management	295m EUR	345m EUR	395m EUR
9.65%	(6,832)	(9,133)	(11,436)
10.15%	(7,820)	(9,992)	(12,165)
10.65%	(8,703)	(10,760)	(12,817)

	2026.01.01 - 2026.06.30		2025.01.01 - 2025.06.30	
	Group	Bank	Group	Bank
Allowance for impairment of loans				
As at 1 January	**49,357**	**36,776**	**49,725**	**33,567**
Change in allowance for loan impairment	303	(1,590)	4,116	2,705
Loans written off during the period	(1,367)	(37)	(3,819)	(2,180)
Other factors (reclassification, FX rate shift, etc.)	-	-	(2)	(2)
As at 30 June	**48,293**	**35,149**	**50,020**	**34,090**
Allowance for impairment of finance lease receivables				
As at 1 January	**5,902**	**5,902**	**6,687**	**6,687**
Change in allowance for impairment of finance lease receivables	636	636	188	188
Finance lease receivables written off during the period	-	-	-	-
Other factors (reclassification, FX rate shift, etc.)	-	-	-	-
As at 30 June	**6,538**	**6,538**	**6,875**	**6,875**
Allowance for impairment of debt securities				
As at 1 January	**1,118**	**94**	**1,099**	**72**
Change in allowance for impairment of debt securities	(20)	(22)	(18)	(18)
Debt securities written off during the period	-	-	-	-
Other factors (reclassification, FX rate shift, etc.)	-	-	-	-
As at 30 June	**1,098**	**72**	**1,081**	**54**
Allowance for impairment of due from banks				
As at 1 January	**19**	**19**	**5**	**5**
Change in allowance for impairment of due from banks	4	4	23	23
Due from banks written off during the period	-	-	-	-
Other factors (reclassification, FX rate shift, etc.)	-	-	-	-
As at 30 June	**23**	**23**	**28**	**28**
Allowance for impairment of other financial assets				
As at 1 January	**281**	**231**	**975**	**975**
Change in allowance for impairment of other financial assets	226	226	(453)	(468)
Other financial assets written off during the period	(17)	(17)	-	-
Other factors (reclassification, FX rate shift, etc.)	1	1	-	-
As at 30 June	**491**	**441**	**522**	**507**

(All amounts are in EUR thousand, unless otherwise stated)

NOTE 10
IMPAIRMENT LOSSES (CONTINUED)

Forward-looking macroeconomic scenarios

As environmental factors changed, assumptions and estimates used in probability of default (PD) estimations were changed. The scenarios used to calculate PDs were based on the latest available economic change scenarios published by institutions, Group‘s management assigned judgement-based probabilities to these scenarios. It should be noted that economic forecasts used took into account ongoing Russia’s invasion to Ukraine and conflicts in the Middle East, as well as took into considerations uncertain situation regarding changes in USA tariffs. But without knowing result scenario of it significant uncertainties existed on how it will impact further global, country and sectors development trends. Due to such circumstances there is a significant probability that actual results may deviate from the estimated.

Scenario probabilities and weighted average salary growth

	2026		2027		2028		2029		2030	
30 June 2026	**Change in Salary**	**Probability**	**Change in Salary**	**Probability**	**Change in Salary**	**Probability**	**Change in Salary**	**Probability**	**Change in Salary**	**Probability**
Base Scenario	8.00%	50%	6.80%	50%	5.80%	50%	5.20%	50%	5.20%	50%
Optimistic Scenario	11.00%	15%	9.50%	15%	7.50%	15%	7.50%	15%	7.50%	15%
Pessimistic Scenario	8.00%	35%	5.00%	35%	3.00%	35%	3.00%	35%	3.00%	35%
Weighted average Salary growth	**8.45%**		**6.23%**		**5.83%**		**4.78%**		**4.78%**	

	2026		2027		2028		2029		2030	
31 December 2025	**Change in Salary**	**Probability**	**Change in Salary**	**Probability**	**Change in Salary**	**Probability**	**Change in Salary**	**Probability**	**Change in Salary**	**Probability**
Base Scenario	8.00%	60%	7.00%	60%	5.80%	60%	5.20%	60%	5.20%	60%
Optimistic Scenario	8.00%	25%	4.00%	25%	3.00%	25%	3.00%	25%	3.00%	25%
Pessimistic Scenario	11.00%	15%	9.50%	15%	7.50%	15%	7.50%	15%	7.50%	15%
Weighted average Salary growth	**8.45%**		**6.63%**		**5.36%**		**5.00%**		**5.00%**	

NOTE 11
SIGNIFICANT INFORMATION ON OTHER INCOME STATEMENT ITEMS

Net gain from trading activities related to insurance activities

	2026.01.01 - 2026.06.30		2025.01.01 - 2025.06.30	
	Group	**Bank**	**Group**	**Bank**
Net gain from operations with securities	17,708	-	(814)	-
Net gain from foreign exchange and related derivatives	5	-	(5)	-
Dividend income	133	-	68	-
Total	**17,846**	**-**	**(751)**	**-**

Net gain from trading activities (excl. insurance)

	2026.01.01 - 2026.06.30		2025.01.01 - 2025.06.30	
	Group	**Bank**	**Group**	**Bank**
Net gain from operations with securities	2,498	2,248	(3,208)	(3,165)
Net gain from foreign exchange and related derivatives	(33)	(33)	8,209	8,216
Dividend income	32	31	80	13
Net profit (loss) on hedge accounting	(200)	(200)	-	-
Total	**2,297**	**2,046**	**5,081**	**5,064**

The result of commercial activities includes the investment result of the insurance company's assets (when the investment risk is borne by the policyholder) – for the six-month period ending on 30 June 2026 – a net profit of 18,422 thousand Euros, for the six-month period ending on 30 June 2025 – a net loss of 749 thousand Euros.

Revenue related to insurance activities

	2026.01.01 - 2026.06.30		2025.01.01 - 2025.06.30	
	Group	**Bank**	**Group**	**Bank**
Amounts relating to changes in LFRC				
- Expected benefits incurred	1,493	-	1,550	-
- Expected expenses incurred	1,839	-	1,762	-
- Change in the risk adjustment	488	-	772	-
- CSM recognized	1,416	-	1,392	-
Recovery of acquisition cash flows	702	-	612	-
Other insurance related revenue	1,447	-	1,322	-
Total	**7,385**	**-**	**7,410**	**-**

(All amounts are in EUR thousand, unless otherwise stated)

NOTE 11
SIGNIFICANT INFORMATION ON OTHER INCOME STATEMENT ITEMS (CONTINUED)

Expenses related to insurance activities

	2026.01.01 - 2026.06.30		2025.01.01 - 2025.06.30	
	Group	Bank	Group	Bank
Incurred claims expenses	(1,659)	-	(1,547)	-
Losses on onerous contracts and reversal of those losses	24	-	(65)	-
Insurance acquisition costs	(702)	-	(611)	-
Other expenses	(1,390)	-	(1,270)	-
Interest accrued to insurance contracts	(888)	-	(988)	-
Change in financial assumptions through P&L	(10,127)	-	1,494	-
Changes related to effect of discount rates applied on initial recognition	16	-	(12)	-
Change in financial liabilities	(7,379)	-	-	-
Commissions for investment contracts	(396)	-	(470)	-
Costs of insurance policies	-	-	-	-
Total	**(22,501)**	**-**	**(3,469)**	**-**

NOTE 12
RELATED-PARTY TRANSACTIONS

Related parties with the Bank are classified as follows:

a) members of the Bank's Supervisory Council and Board (which also are the main decision makers of the Group), their close family members and companies that are controlled, jointly controlled over by these related parties;

b) subsidiaries of the Bank;

c) the shareholders holding over 20% of the Bank's share capital or being a part of a voting group acting in concert that holds over 20% of voting rights therefore presumed to have a significant influence over the Group.

During 2026 and 2025, a certain number of banking transactions were entered into with related parties in the ordinary course of business. These transactions include settlements, loans, deposits and foreign currency transactions. According to the local legislation, the information on executed material transactions with related parties is published on Bank's website (www.artea.lt › About bank › Information › Reports regarding the transactions with related parties).

The balances of loans granted to and deposits accepted from the Bank's related parties, except for subsidiaries, were as follows:

	30 June 2026		31 December 2025	
	Balances of deposits	Loan balances (including off balance)	Balances of deposits	Loan balances (including off balance)
Members of the Council and the Board	1,421	458	1,512	454
Other related parties (excluding subsidiaries of the Bank)	7,377	13,388	4,645	2,135
Total	**8,798**	**13,846**	**6,157**	**2,589**

As of 30 June 2026, the bank's individual impairment provisions related to loans to related parties, excluding subsidiaries, amounted to 16 thousand EUR (as of 31 December 2025– 15 thousand EUR).

Remuneration of the management of the Bank

According to the Bank's Remuneration Policy, the members of the management bodies are paid a fixed and annual variable remuneration. The annual variable remuneration fund is formed based on the Bank's performance, taking into account current and future risks. During six-month period ended 30 June 2026 the total amount of fixed and annual variable renumeration (total of payments in cash and in shares of the Bank) to the Bank's Board members amounted to EUR 752 thousand (30 June 2025 EUR 1 292 housand).

Transactions with subsidiaries:

Balances of transactions with the subsidiaries are presented below:

	30 June 2026		31 December 2025	
	Balances of deposits	Balances of loans and debt securities	Balances of deposits	Balances of loans and debt securities
Non-financial institutions	44,192	68,509	59,048	71,284
UAB Retrofit Fund 1 ir UAB Retrofit Fund 2	42,646	68,509	57,270	71,284
Financial institutions	77	340,717	58	300,774
Total	**44,270**	**409,226**	**59,106**	**372,058**

(All amounts are in EUR thousand, unless otherwise stated)

NOTE 12
RELATED-PARTY TRANSACTIONS (CONTINUED)

Bank's total balances with subsidiaries:

	30 June 2026	31 December 2025
Assets		
Loans	374,069	372,057
UAB Retrofit Fund and UAB Retrofit Fund 2	68,509	71,284
Other assets	-	-
Liabilities and shareholders' equity		
Deposits	44,270	59,106
UAB Retrofit Fund and UAB Retrofit Fund 2	42,646	57,270
Other liabilities	-	-

Income and expenses arising from transactions with subsidiaries:

As of 30 June 2026 the balance of individual allowance for impairment losses on loans to subsidiaries Artea Retrofit Fund 1 and Artea Retrofit Fund 2 amounted to EUR 475 thousand (31 December 2025: EUR 482 thousand).

	2026.01.01 - 2026.06.30	2025.01.01 - 2025.06.30
Income		
Interest	8,874	8,147
Commission income	5,996	3,553
FX gain (loss)	-	-
Share of the profit or loss of investments in subsidiaries accounted for using the equity method	70	5,843
Other income	157	213
Expenses		
Interest	9	37
Operating expenses	(14)	833
(Impairment losses)/ reversal of impairment losses on loans	-	560
Allowance for impairment losses on investments in subsidiaries	-	-

NOTE 13
LIQUIDITY, MARKET AND OPERATIONAL RISKS

Liquidity risk

Liquidity risk means the risk that the Bank is unable to meet its financial obligations in time or that it will not manage to receive financial resources during a short time by borrowing or selling the assets.

Liquidity risk management process

The liquidity risk management depends on the Bank's ability to cover the cash shortage by borrowing from the market and the liquidity of the market itself. Liquidity risk management is regulated by the Procedures for Liquidity Risk Management approved by the Board of the Bank. The management of the current and non-current liquidity risk is distinguished in the mentioned procedures. The current liquidity is based on the control of the incoming and outgoing cash flow. The non-current liquidity is managed on the limit system basis.

Tables below present the assets and liabilities according to their remaining maturity defined in the agreements. However, actual maturity of the particular types of assets and liabilities may be longer as, for example a portion of loans and deposits is extended and thus the real repayment terms of short-term loans and demand deposits move forward.

The structure of the Group's assets and liabilities by maturity as at 30 June 2026 was as follows:

	On demand	Less than 1 month	1 to 3 months	3 to 6 months	6 to 12 months	1 to 3 years	More than 3 years	Maturity undefined	Total
Total assets	397,851	132,572	135,360	338,380	645,537	1,848,163	2,447,374	270,613	6,215,850
Total liabilities and shareholders' equity	2,543,908	223,703	345,834	495,734	633,323	1,084,943	292,857	595,548	6,215,850
Net liquidity gap	**(2,146,057)**	**(91,131)**	**(210,474)**	**(157,354)**	**12,214**	**763,220**	**2,154,517**	**(324,935)**	**-**

The structure of the Group's assets and liabilities by maturity as 31 December 2025 was as follows:

	On demand	Less than 1 month	1 to 3 months	3 to 6 months	6 to 12 months	1 to 3 years	More than 3 years	Maturity undefined	Total
Total assets	392,652	97,796	143,060	337,777	522,988	1,979,136	2,304,749	297,312	6,075,470
Total liabilities and shareholders' equity	2,296,485	234,711	357,418	464,905	666,356	494,097	958,441	603,057	6,075,470
Net liquidity gap	**(1,903,833)**	**(136,915)**	**(214,358)**	**(127,128)**	**(143,368)**	**1,485,039**	**1,346,308**	**(305,745)**	**-**

(All amounts are in EUR thousand, unless otherwise stated)

NOTE 13
LIQUIDITY, MARKET AND OPERATIONAL RISKS (CONTINUED)

The structure of the Bank's assets and liabilities by maturity as at 30 June 2026 was as follows:

	On demand	Less than 1 month	1 to 3 months	3 to 6 months	6 to 12 months	1 to 3 years	More than 3 years	Maturity undefined	Total
Total assets	391,857	123,486	116,241	311,449	897,116	1,712,357	2,316,683	99,228	5,968,417
Total liabilities and shareholders' equity	2,540,714	212,290	344,158	493,817	628,927	1,069,281	81,575	597,655	5,968,417
Net liquidity gap	**(2,148,857)**	**(88,804)**	**(227,917)**	**(182,368)**	**268,189**	**643,076**	**2,235,108**	**(498,427)**	**-**

The structure of the Bank's assets and liabilities by maturity as at 31 December 2025 was as follows:

	On demand	Less than 1 month	1 to 3 months	3 to 6 months	6 to 12 months	1 to 3 years	More than 3 years	Maturity undefined	Total
Total assets	386,218	89,628	418,997	309,388	468,505	1,841,832	2,179,385	150,074	5,844,027
Total liabilities and shareholders' equity	2,292,867	223,881	356,858	463,192	661,998	480,465	760,044	604,722	5,844,027
Net liquidity gap	**(1,906,649)**	**(134,253)**	**62,139**	**(153,804)**	**(193,493)**	**1,361,367**	**1,419,341**	**(454,648)**	**-**

Market risk

Market Risk is defined as the risk of incurring losses due to adverse movements in market parameters, such as interest rates, equity/securities prices, and foreign exchange rates. Identifying securities price risk and interest rate risk as its most significant market risk components, the Group manages foreign exchange risk in accordance with a dedicated management procedure aimed at minimizing exposure. The Group does not engage in speculative transactions aimed at profiting from exchange rate fluctuations. Open foreign currency positions (calculated as on-balance and off-balance sheet assets minus liabilities) and the Net Open Position (NOP) are regularly reviewed by the Risk Management Committee, which initiates maximum currency limits as needed.

Interest rate risk arises from the mismatch in the revaluation of the Bank's and Group's assets and liabilities, manifesting through changes in cash flows and fair value. Risk is managed in accordance with the approved Interest Rate Risk Policy for the Banking Book, following the core principle of refraining from speculative positions based on future interest rate expectations. Risk management employs an internal risk indicator and limit framework that assesses sensitivity across interest rate reset periods, while hedge accounting is utilized to mitigate fair value fluctuations of hedged liabilities. The Risk Department regularly reports compliance with internal indicators and limits to the Risk Management Committee.

Securities risk represents the risk of losses arising from investments in debt and equity instruments and is governed by the Securities Investment Limit Policy. To effectively manage debt securities portfolio risk, a comprehensive limit framework is applied, including duration, credit rating, geographical region, issuer, and portfolio limits. For trading and available-for-sale portfolios, additional Value at Risk (VaR) and capital requirement limits are enforced. Every investment decision is evaluated for its impact on limit compliance prior to execution, and monthly limit monitoring reports are submitted to the Risk Management Committee. Furthermore, portfolio concentration is systematically assessed by economic sector, duration, credit quality, and geographic distribution.

Operational risk

Operational risk is the risk of experiencing losses due to improper or unimplemented internal control processes, employee errors and/or illegal actions, disruptions in information system operations, or the influence of external events. Operational risk, unlike other types of risks (credit, market, liquidity), is not intentionally assumed with the expectation of gaining benefits; it arises naturally in the course of the Bank's activities.

In 2025, the Bank consistently reinforced a culture of operational and reputational risk management across the entire Banking Group, with the aim of enhancing operational resilience and compliance with applicable supervisory requirements. At the beginning of the year, e-learning modules on operational risk management were updated for all Group companies, and the Operational Risk Management Procedure was thoroughly reviewed and revised.Particular focus was placed on the management of outsourcing arrangements and information and communication technology (ICT) services, in light of increasingly stringent regulatory requirements in the areas of operational resilience and third-party risk. In 2025, the Procedure for the Management of Outsourced and ICT Services was updated to strengthen risk assessment, control, and oversight mechanisms.

Business continuity management remains a strategic priority for the Bank and a critical component of the operational resilience framework. In 2025, the Business Continuity Management Procedure was updated to ensure full alignment with the requirements of the international standard ISO 22301. In October, a comprehensive business continuity test conducted at the Bank confirmed the effectiveness of the established measures, no significant deficiencies that could adversely affect the Bank's ability to maintain business continuity were identified.

To further strengthen operational resilience and ensure the stable and reliable performance of critical functions during 2026, the Bank will continue to enhance its business continuity management framework and oversight systems for outsourced and information and communication technology (ICT) services, while concurrently reinforcing its operational and reputational risk management culture. Implementation and monitoring in these areas will be carried out consistently and on a centralized basis across the entire Group.

(All amounts are in EUR thousand, unless otherwise stated)

NOTE 14
FINANCIAL ASSETS AND LIABILITIES MEASURED AT FAIR VALUE

The Group classifies financial instruments measured at fair value in accordance with the fair value hierarchy established by IFRS 13, taking into account the observability of inputs used in the valuation, market liquidity and other relevant criteria. Following a review of the financial instrument classification methodology and the data used in the valuation of assets, the Group and the Bank reclassified certain financial assets between the levels of the fair value hierarchy during the second quarter of 2026.

• **Level I** – securities whose fair value is based on quoted prices in active markets and which are characterised by high market liquidity and a high degree of input observability.

• **Level II** – securities whose fair value is based on directly or indirectly observable market inputs; however, the characteristics of the active market and market liquidity are not sufficient for classification within Level 1.

• **Level III** – securities whose valuation relies significantly on unobservable inputs or for which market liquidity and input observability are limited.

The distribution of the Group's and the Bank's financial assets and financial liabilities measured at fair value by fair value hierarchy level as at 30 June 2026 is presented below. Comparative information as at 31 December 2025 has been reclassified in accordance with the updated classification methodology to ensure comparability of the information.

.**Measurement of financial assets and liabilities according to the fair value hierarchy**

	30 June 2026		31 December 2025 (reclassified)		31 December 2025	
	Group	Bank	Group	Bank	Group	Bank
LEVEL I						
Trading book securities	496	-	-	-	1	1
Investment securities at fair value	353,801	150,768	317 008	150 045	391,485	224,522
Total Level I financial assets	**354,297**	**150,768**	**317 008**	**150 045**	**391,486**	**224,523**
LEVEL II						
Derivative financial instruments - assets	1,969	1,969	164	151	190	177
Derivative financial instruments - liabilities	(8,245)	(8,245)	(3 326)	(3 326)	(3,326)	(3,326)
Trading book securities	-	-	-	-	8,575	8,575
Investment securities at fair value	136,697	96,333	170 035	100 164	98,259	28,388
Total Level II financial assets	**130,421**	**90,057**	**166 873**	**96 989**	**103,698**	**33,814**
LEVEL III						
Trading book securities	9,897	9,897	11 031	10 038	2,429	1,436
Investment securities at fair value	20,237	4,295	17 652	4 764	14,952	2,064
Assets related to securitization	-	-	-	-	-	-
Non-listed equity securities	200	200	270	270	270	270
Loans granted	6,461	6,461	6 203	6 203	6,203	6,203
Total Level III financial assets	**36,795**	**20,853**	**35 156**	**21 275**	**23,854**	**9,973**

Fair value of investment securities held to collect cash flows:

The fair value for Group's investment securities at amortized cost is based on market prices or broker/dealer price quotations – i.e. it is estimated using valuation technique attributable to Level I in the fair value hierarchy.

	30 June 2026		31 December 2025	
	Carrying value	Fair value	Carrying value	Fair value
Investment securities at amortized cost	**1,224,568**	**1,217,089**	**1,356,852**	**1,345,170**

(All amounts are in EUR thousand, unless otherwise stated)

NOTE 15
SEGMENT INFORMATION

Business segments

During 2026 first quarter, the Group reviewed its internal segment reporting structure in order to better reflect the current operating model, customer ownership and the centralised treasury function. Comparative segment information has been restated accordingly to ensure consistency and comparability.

Previously, the Group reported three operating segments: Business customers, Private customers and Investment. The former Investment segment included activities relating to investing customers, results of certain subsidiaries and other investment-related activities. Following the review, activities previously allocated to this segment were reassessed and reallocated based on the underlying customer type or the economic substance of the activity. Customer-related activities previously included within the Investment segment are now allocated to either the Business customers or Private customers segments, depending on the relevant customer base, while the activities of subsidiaries serving private customer business are presented within the Private customers segment. At the same time, the former Investment segment has been replaced by a new Treasury segment.

The newly presented Treasury segment mainly comprises net interest income arising from treasury funding, liquidity management and internal funds transfer pricing allocations, income from debt securities and other financial instruments held for liquidity and treasury management purposes, gains and losses from derivative financial instruments, including interest rate swaps, as well as trading income, including realised and unrealised fair value movements of securities and other treasury instruments. Treasury funding costs and benefits are allocated to customer segments through internal pricing mechanisms, with the corresponding impact reflected in the results of the Business customers and Private customers segments.

From now on, the Group's operating model and strategic decisions are structured around two main business lines – business customers and private customers – while separately identifying the treasury function that supports their activities. It should be noted that the investment area remains an important part of the Bank Group's operations and will continue to be developed within the respective business lines.

Management believes that the revised segment structure provides more relevant and transparent information by more clearly distinguishing the performance of customer-facing businesses from centrally managed treasury activities.

The key indicators of the Group's principal business segments for the six-month period ended 30 June 2026 are presented below.

	30 June 2026			
Segmentation by profit centres	Corporate	Private	Treasury	Total
Net interest income	41,619	20,003	10,918	72,540
Net fee and commission income	9,662	6,361	-	16,023
Net gain from insurance activities	-	2,730	-	2,730
Other income	1,801	1,086	(195)	2,692
Salaries and related expenses	(13,308)	(15,426)	-	(28,734)
Other expenses	(10,910)	(13,702)	-	(24,612)
Impairment expenses	(454)	(10,075)	16	(10,513)
Income before income tax	**28,410**	**(9,023)**	**10,739**	**30,126**
Income tax	(6,549)	2,080	(2,475)	(6,944)
Net profit centre result	**21,861**	**(6,943)**	**8,264**	**23,182**
Total segment assets	**2,495,983**	**1,566,513**	**2,153,354**	**6,215,850**

The key indicators of the Group's principal business segments (restated) for the six-month period ended 30 June 2025 are presented below. The previous segmentation by profit centres is available in the Group's previously published financial statements.

	30 June 2025 (restated)			
Segmentation by profit centres	Corporate	Private	Treasury	Total
Net interest income	44,408	20,314	3,694	68,416
Net fee and commission income	9,429	5,686	-	15,115
Net gain from insurance activities	-	3,193	-	3,193
Other income	4,563	290	4,272	9,125
Salaries and related expenses	(13,029)	(14,592)	-	(27,621)
Other expenses	(10,970)	(14,335)	-	(25,305)
Impairment expenses	994	(4,768)	(5)	(3,779)
Income before income tax	**35,395**	**(4,212)**	**7,961**	**39,144**
Income tax	(6,551)	780	(1,474)	(7,245)
Net profit centre result	**28,844**	**(3,432)**	**6,487**	**31,899**
Total segment assets	**2,247,140**	**1,511,670**	**1,518,677**	**5,277,487**

(All amounts are in EUR thousand, unless otherwise stated)

NOTE 16
SELECTED INFORMATION OF FINANCIAL GROUP

According to local legislation the Bank is required to disclose certain information for the Financial group. As of 30 June 2026 and 31 December 2025, the Bank owned the following subsidiaries included in the prudential scope of consolidation (the Bank and three subsidiaries comprised the Financial group, all of the entities attributable to Financial Group operate in Lithuania):

1. Artea Turto Fondas UAB (real estate management activities),
2. Artea Lizingas UAB (consumer financing activities),
3. Artea Asset Management UAB (investment management activities).

In the Financial Group financial statements, the subsidiaries of the Bank that are not included in the Financial Group are not consolidated in full as would be required by IFRS 10 but presented on the consolidated balance sheet of the Financial Group as investments in subsidiaries, accounted using the equity method, in the same way as presented on the balance sheet of the Bank. This presentation is consistent with the regulatory reporting made by the Bank according to the Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms (CRR).

Financial Group's condensed statement of financial position

	30 June 2026	31 December 2025
ASSETS		
Cash and cash equivalents	391,667	384,923
Securities in the trading book	10,393	11,031
Due from other banks	10,862	9,035
Derivative financial instruments	1,969	151
Loans to customers	3,963,726	3,713,724
Investment securities at fair value	258,806	262,380
Investment securities at amortized cost	1,216,662	1,348,506
Investments in subsidiaries and associates	34,494	44,372
Intangible assets	26,582	37,513
Property, plant and equipment	36,476	15,436
Current income tax prepayment	1,213	7,853
Deferred income tax asset	5,554	6,460
Other assets	23,532	18,574
Total assets	**5,981,936**	**5,859,958**
LIABILITIES		
Due to other banks and financial institutions	201,423	197,957
Derivative financial instruments	8,245	3,326
Due to customers	4,060,526	3,961,201
Debt securities in issue	1,034,607	1,034,463
Current income tax liabilities	701	967
Deferred income tax liabilities	4,919	6,485
Other liabilities	74,637	51,173
Total liabilities	**5,385,058**	**5,255,572**
EQUITY		
Share capital	189,196	189,196
Share premium	25,534	25,534
Treasury shares (-)	(4,657)	(4,967)
Reserve capital	756	756
Statutory reserve	91,457	76,133
Reserve for acquisition of own shares	20,000	20,000
Revaluation reserve	(799)	(608)
Other equity	1,194	1,581
Retained earnings	274,197	296,761
Non-controlling interest	-	-
Total equity	**596,878**	**604,386**
Total liabilities and equity	**5,981,936**	**5,859,958**

(All amounts are in EUR thousand, unless otherwise stated)

NOTE 16
SELECTED INFORMATION OF FINANCIAL GROUP (CONTINUED)

Financial Group's condensed income statement

	2026.01.01 - 2026.06.30	2025.01.01 - 2025.06.30
Interest revenue calculated using the effective interest method	117,136	102,703
Other similar income	10,511	18,470
Interest expense and similar charges	(56,017)	(53,567)
Net interest income	**71,630**	**67,606**
Fee and commission income	20,453	19,940
Fee and commission expense	(4,212)	(4,562)
Net fee and commission income	**16,241**	**15,378**
Insurance net gain from trading	-	-
Revenue related to insurance (incl. Interest)	-	-
Expenses related to insurance activities	-	-
Net income (expenses) from Insurance activity	**-**	**-**
Net gain (loss) from derecognition of financial assets	155	3,756
Net gain from trading activities (excl. Insurance)	2,052	5,081
Other operating income	271	343
Net income	**90,349**	**92,164**
Salaries and related expenses	(28,310)	(27,212)
Depreciation and amortization expenses	(3,846)	(4,353)
Other operating expenses	(20,619)	(20,719)
Operating profit before impairment losses	**37,574**	**39,880**
Allowance for impairment losses on loans and other assets	(10,338)	(3,781)
Share of the profit or loss of investments in subsidiaries accounted for using the equity method	2,516	2,659
Profit from continuing operations before income tax	**29,752**	**38,758**
Income tax expense	(6,598)	(6,895)
Net profit from continuing operations for the period	**23,154**	**31,863**
Profit (loss) from discontinued operations, net of tax	-	-
Net profit for the period	**23,154**	**31,863**
Net profit attributable to:		
Owners of the Bank	23,154	31,863
From continuing operations	23,154	31,863
From discontinued operations	-	-
Non-controlling interest	-	-

Financial Group's condensed statement of comprehensive income

	2026.01.01 - 2026.06.30	2025.01.01 - 2025.06.30
Net profit for the period	**23,154**	**31,863**
Other comprehensive income		
Items that may be subsequently reclassified to profit or loss:		
Gain from revaluation of financial assets	(229)	733
Buildings revaluation reserve	(12)	-
Deferred income tax on gain from revaluation of financial assets	50	(116)
Other comprehensive income, net of deferred tax	**(191)**	**617**
Total comprehensive income for the period	**22,963**	**32,480**
Total comprehensive income (loss) attributable to:		
Owners of the Bank	22,963	32,480
Non-controlling interest	-	-

NOTE 17
SUBSEQUENT EVENTS

Changes in the Bank's management that occurred after the end of the reporting period are described in the Financial summary section "Management of the Bank".

No other significant events have occurred after the end of the reporting period that would have an impact on these financial statements.

CONFIRMATION FROM THE RESPONSIBLE PERSONS

We, Acting Chief Executive Officer of Artea bankas AB Tomas Varenbergas and Acting Chief Financial Officer Paulius Daukša, hereby confirm that the provided condensed interim consolidated financial statements of Artea bankas AB for the six-month period ended 30 June 2026 have been prepared in compliance with applicable accounting standards and present fairly, in all material respects, the assets, liabilities, financial position, results of operations and cash flows of Artea bankas AB and its Group.

Acting Chief Executive Officer	Tomas Varenbergas
Acting Chief Financial Officer	Paulius Daukša

29 July 2026