



Artea Bank

Q3'26 Financial Results

October 28, 2026

Robust Core Performance While Building A More Resilient Operating Model

Core Business Delivering Sustained Growth - Loan portfolio growth remains resilient and in line with original guidance

Strong Deposit Growth Strengthening Funding Base - Continued deposit growth, supported by targeted campaigns, improves the loan-to-deposit ratio, reinforces funding stability and enhances capacity for future lending growth

Daily Banking Gaining Traction - Stronger revenue generation and retail client acquisition nearly doubled in Q3'26 driven by credit card and deposit campaigns and stronger cross-sell across Artea Group

Strengthening Leadership Across the Bank - New leadership appointments across data, IT, risk, marketing and HR support the strategic shift towards bringing core capabilities and technology in-house, enhancing operational control, decision-making and scalability

FY2026 Guidance Updated - Following the management transition, reflecting a reset of strategic priorities and higher near-term investment in risk management to support long-term growth

Q3'26

Adj. Net Profit
€11.0m

Net Profit
€4.7m

Adj. RoE
7.4%

RoE
3.2%

Cost of Risk
0.60%

Loan Book
€4.0bn

BVPS
€0.92

CET1 Ratio
16.8%



What is Shaping Our Results This Year

01

Pension reform

Withdrawals were higher and earlier than expected.

This drove asset revaluations and held back the reported result.

€10.2m

Net impact after tax in 9M'26

02

A more cautious outlook

While the outlook remains positive, we updated our credit-risk assumptions to allow for a broader range of outcomes.

€6.3m

Provisions in 9M'26

03

Building a stronger bank

Increased investments in risk management and risk culture.

More critical capabilities are moving in-house, supported by a stronger leadership team.

We Are Acting Now To Strengthen Resilience, Control And Our Ability To Grow



Investing in People: Strengthening Senior Leadership Across the Bank

Reinforcing Data, Risk Management and Supervisory Engagement

Whilst Further Driving Business and People Development



Artūras Baravykas
Chief Data Officer

Previously at:

Vinted



Donatas Keršys
Deputy Head of Risk Management

Previously at:

Revolut



Kristina Alešiūnaitė
Head of Supervisory Relationships

Previously at:

Revolut



Daugirdas Jankus
Chief Marketing Officer

Previously at:

HOSTINGER



Indrė Maldžė
Head of HR

Previously at:

TELTONIKA



Julius Juodelė
Head of Markets

Previously at:

GPS CAPITAL MARKETS

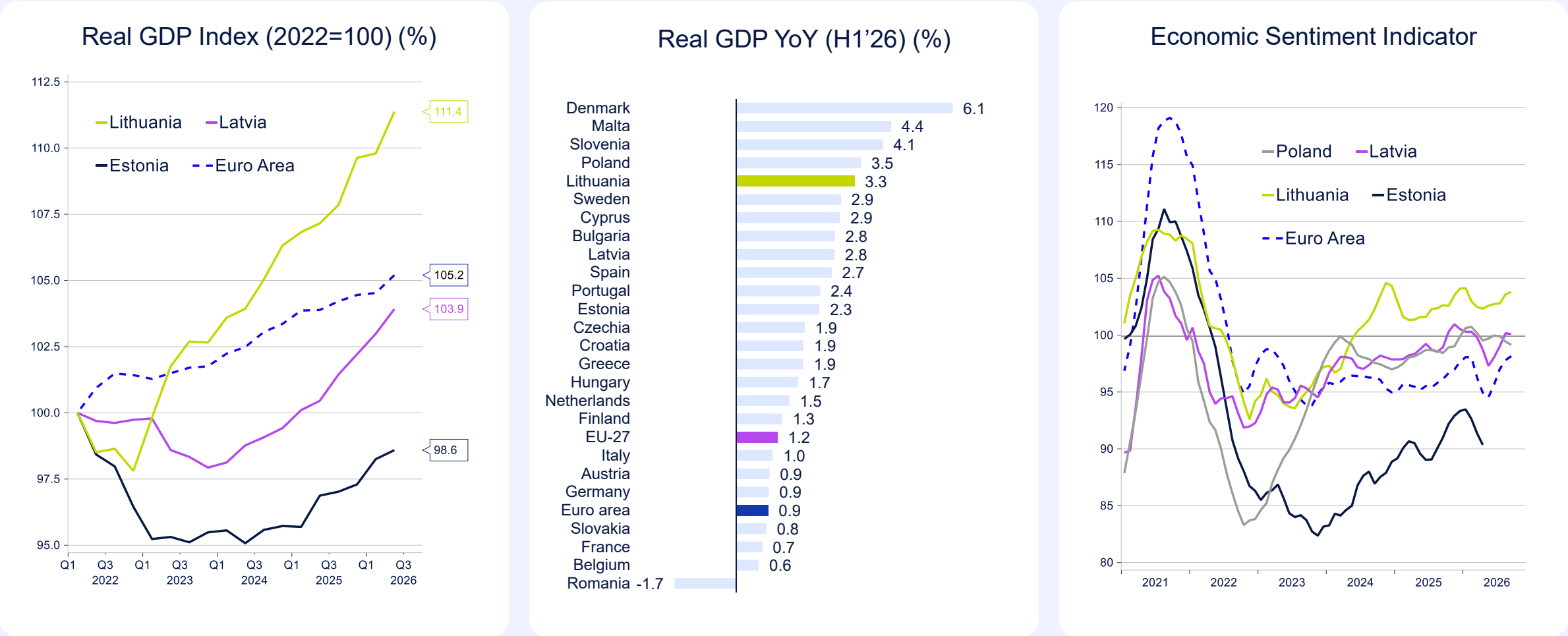


Macroeconomic Overview



Lithuania Among the EU's Top 5 Fastest-Growing Economies

Strong consumption, rising public investment, low debt and resilient exporters sustain solid growth despite external headwinds



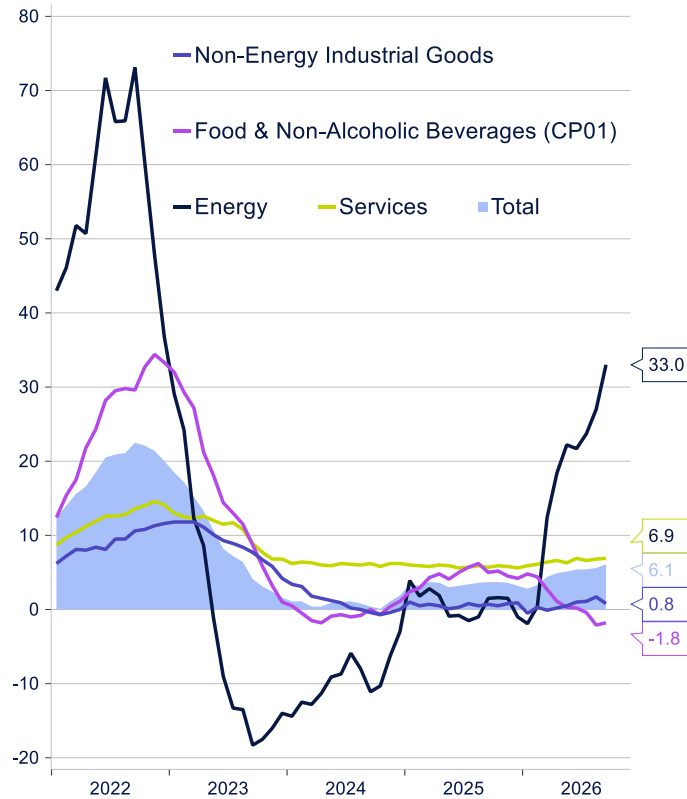
Note: Break in Estonia's Economic Sentiment Indicator series due to a change in data provider
Source: Eurostat, Macrobond



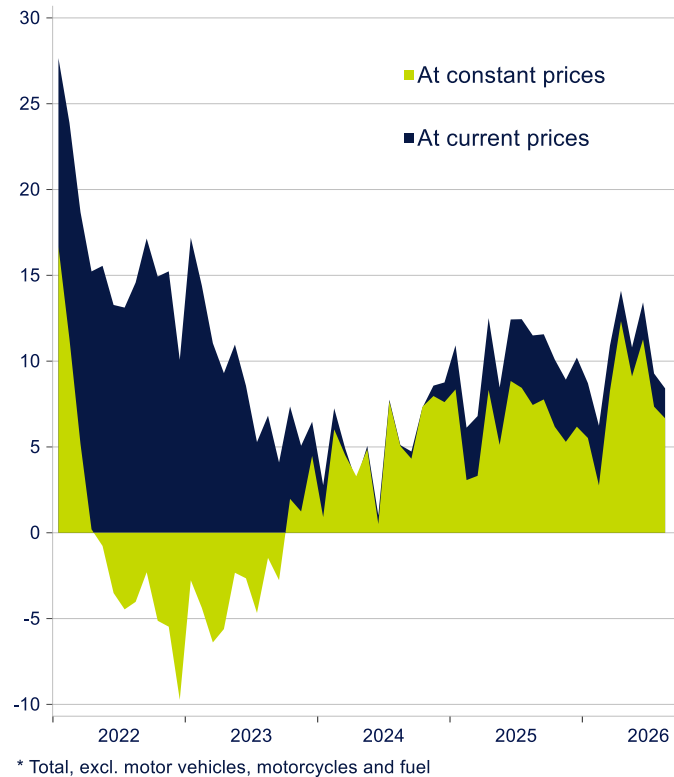
Energy Shock Pass-Through To Broader Inflation Remains Limited So Far

Rising incomes and pension reform-driven liquidity boost consumption while cushioning households against inflation

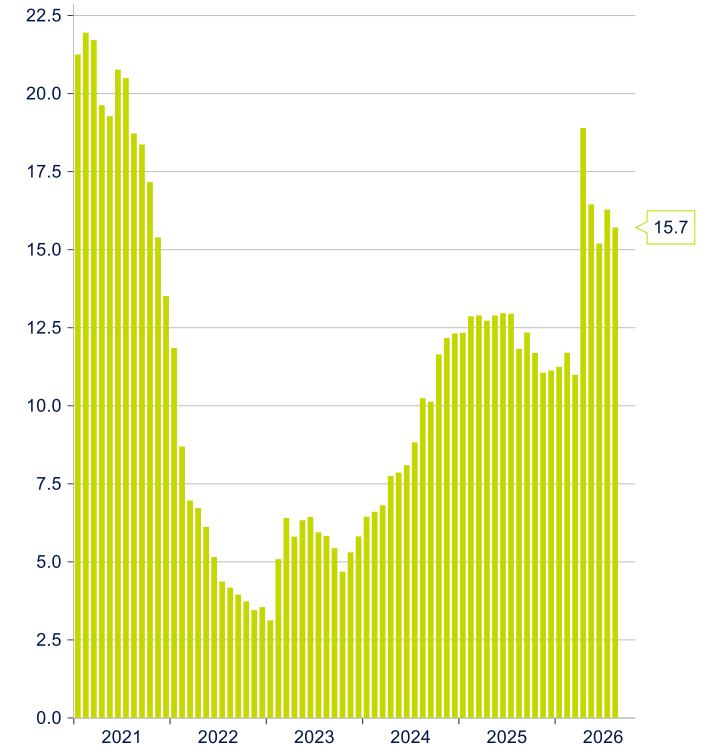
Annual Inflation (%)



LT Retail Trade Turnover YoY (%)



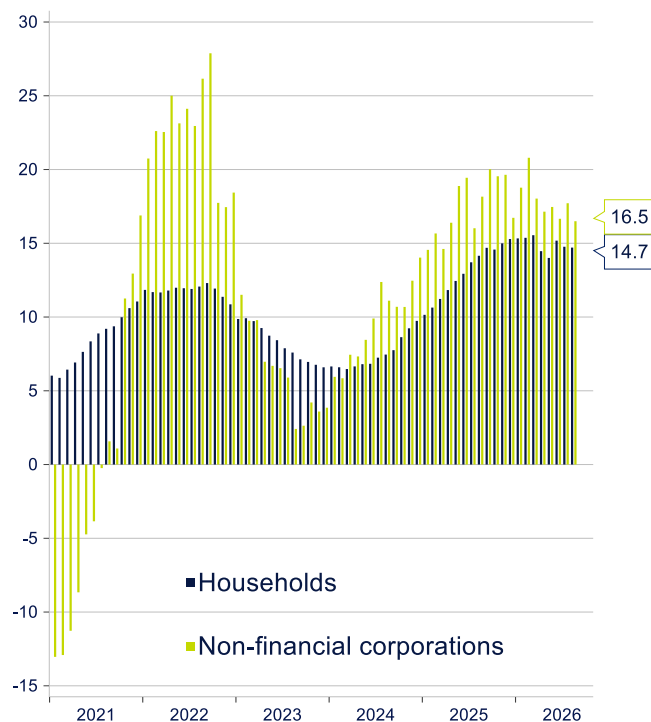
Household Deposits YoY (%)



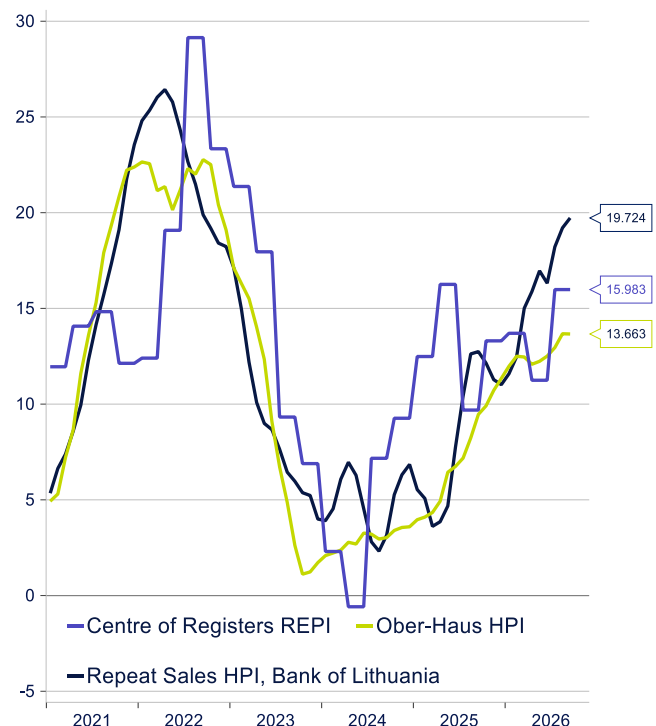
Sound Asset Quality Underpin Banking Sector Resilience

Credit growth is among the EU's strongest, but rising rates may cool lending and a housing boom that is undermining affordability

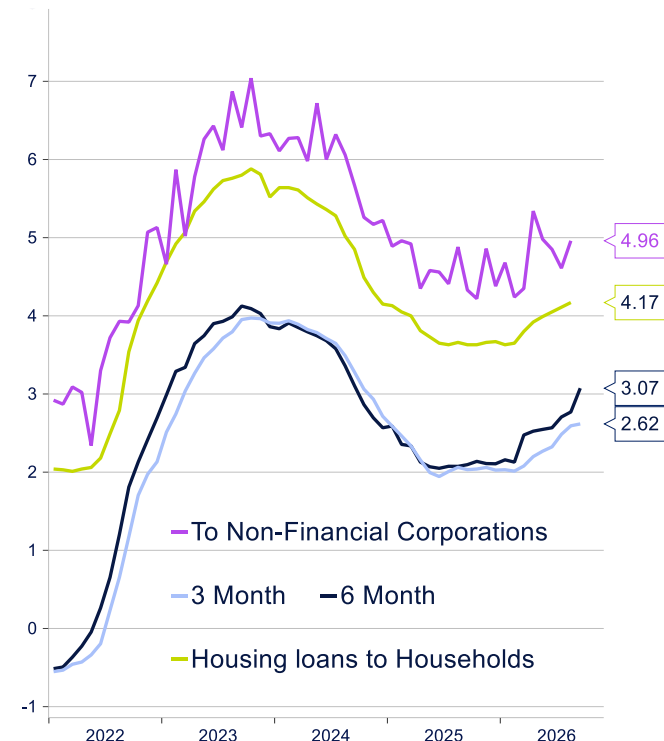
Loan Portfolio to Household and NFC YoY (%)



Residential Real Estate Prices YoY (%)



Interest Rates on Pure New Loans (%)

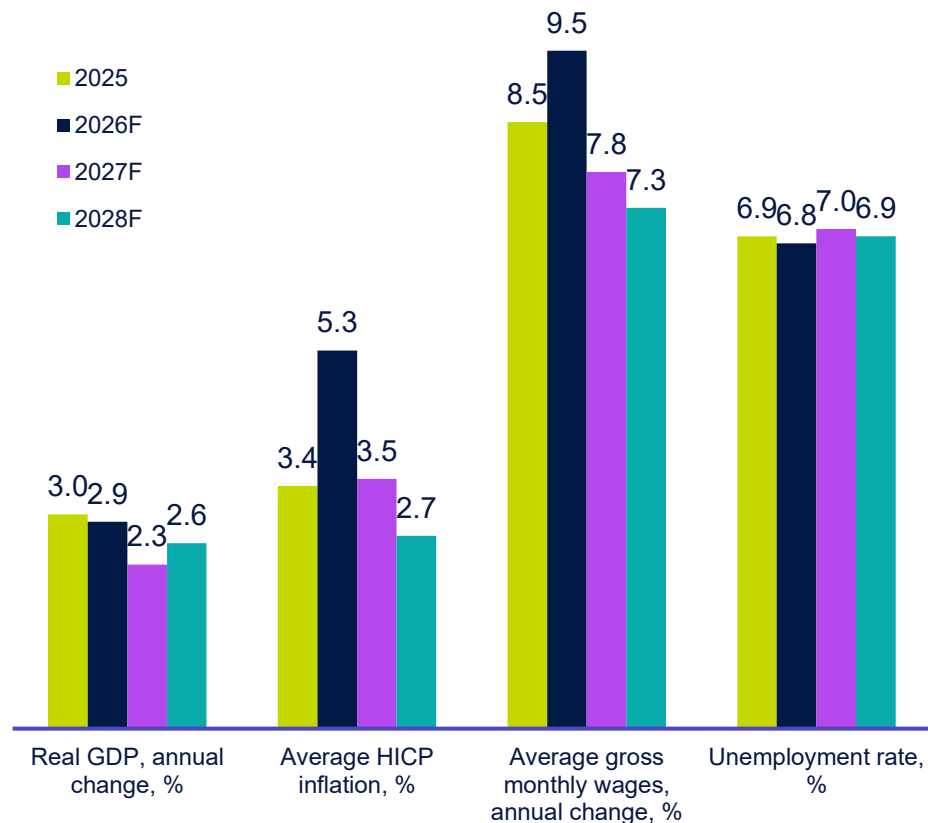


Recent Trends And Macroeconomic Outlook

Strong fundamentals and resilient growth amid persisting elevated uncertainty and external headwinds

- **Resilient economy.** Consumption, rising incomes, public investment, a strong labour market and low debt support growth, which is set to moderate slightly in 2027 amid higher rates, cost pressures and weak external demand
- **Pension reform impact.** Much of the withdrawn pension savings sits idle in current accounts, limiting the consumption boost but cushioning households against a prolonged energy crisis
- **GFCF remains strong.** Private investment picks up only gradually, but EU-funded public investment, especially in defence and infrastructure, will stay intensive
- **Persistent inflation risks.** Higher energy costs and services inflation, compounded by potential second-round effects and spillovers into food prices, will keep inflation elevated
- **Robust labour market.** Wage growth is expected to outpace inflation, supporting purchasing power
- **Sound banking fundamentals, tighter financing outlook.** Strong lending growth and sound asset quality support the sector, but rising rates may cool credit demand and a housing boom where prices outpace incomes
- **Lithuania's fundamentals remain solid, but geopolitical uncertainty, inflation risks and fiscal pressures cloud the outlook**

Lithuania's Macroeconomic Forecast (%)



Q3'26 Financial Results



Financial Performance Highlights

Income Statement

In €'m	Q3'26	Q2'26	%Δ QoQ	9M'26	9M'25 ¹	%Δ YoY
Net Interest Income	41.1	36.7	12%	113.7	104.3	9%
Net Fee & Commission Income	7.6	8.6	(12%)	23.6	22.7	4%
Other	(0.4)	2.9	(113%)	5.0	16.2	(69%)
Total Revenue	48.3	48.3	0%	142.3	143.3	(1%)
Salaries and Related Expenses	(15.7)	(14.6)	8%	(44.4)	(40.3)	10%
Other Operating Expenses	(18.6)	(13.1)	42%	(43.2)	(40.3)	7%
Total Operating Expenses	(34.3)	(27.7)	24%	(87.7)	(80.6)	9%
Operating Profit	14.0	20.6	(32%)	54.6	62.7	(13%)
Impairment Losses	(8.1)	(9.8)	(18%)	(18.6)	(3.2)	479%
Income Tax Expense	(1.1)	(3.0)	(61%)	(8.1)	(11.1)	(27%)
Net Profit	4.7	7.8	(39%)	27.9	48.4	(42%)
<i>Return on Equity²</i>	3.2%	5.2%	(2.0pp)	6.2%	11.1%	(4.9pp)
Adjusted Net Profit³	11.0	18.9	(42%)	47.2	56.4	(16%)
<i>Adjusted Return on Equity³</i>	7.4%	12.7%	(5.3pp)	10.6%	13.0%	(2.4pp)

Select Balance Sheet Metrics

In €'m	Sep'26	Jun'26	%Δ QoQ	Sep'26	Sep'25	%Δ YoY
Total Loans	4,024	3,964	2%	4,024	3,719	8%
Total Assets	6,482	6,216	4%	6,482	5,541	17%
Total Deposits	4,352	4,061	7%	4,352	3,756	16%
Total Equity	600	596	1%	600	592	1%
<i>Assets under Management⁴</i>	1,701	1,800	(6%)	1,701	2,089	(19%)
<i>Assets under Custody</i>	2,246	2,203	2%	2,246	1,944	16%
BVPS	0.92	0.92	1%	0.92	0.91	1%

Notes:

(1) During the last year, the Group revised the presentation of its statement of profit or loss, reclassifying certain insurance-related income and expenses, see Appendix for the full explanation

(2) ROE calculated taking annualized YTD result divided by trailing 4 quarters equity

(3) Adjustments exclude one-off impairment charge and costs related to the core banking system upgrade, rebranding and the new office building as these are considered non-recurring

(4) Includes Asset Management and Modernization Funds AuM

- Loan book surpassed €4.0bn for the first time (+2% QoQ, +8% YoY), with total assets up 17% YoY to €6.5bn
- Deposits grew 7% QoQ and 16% YoY to €4.35bn, driven by the retail focus and customer acquisition. The loan-to-deposit ratio improved to 92% (compared to Q2'26: 98%), strengthening the funding base for future growth
- NII rose 12% QoQ to €41.1m, reflecting a growing loan book and higher Euribor rate
- Stronger NII revenue offset lower fee income (–12% QoQ) and negative other income. Total quarterly revenue was stable at €48.3m
- Opex increased 24% QoQ to €34.3m, mainly from other operating expenses (+42%), as the Group continues investing in people, technology and risk management capabilities
- Additional provisions recognised in Q3 were primarily driven by more conservative loss given default (LGD) assumptions, higher specific provisions for non-performing exposures, and increased weighting of adverse macroeconomic scenarios
- Underlying profitability remains solid, with 9M YTD adjusted RoE of 10.6% and Q3 adjusted net profit of €11.0m (adjusted RoE 7.4%), excluding non-recurring one-off items

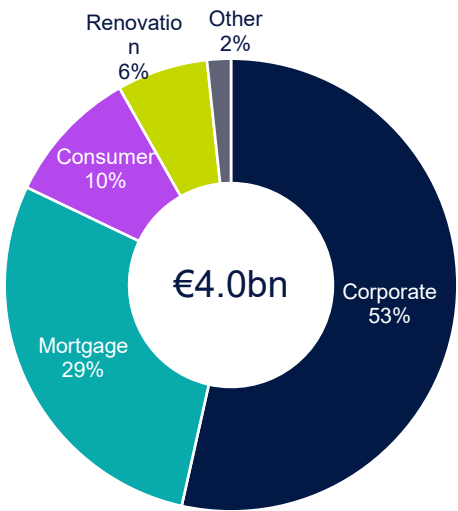


Loan Portfolio

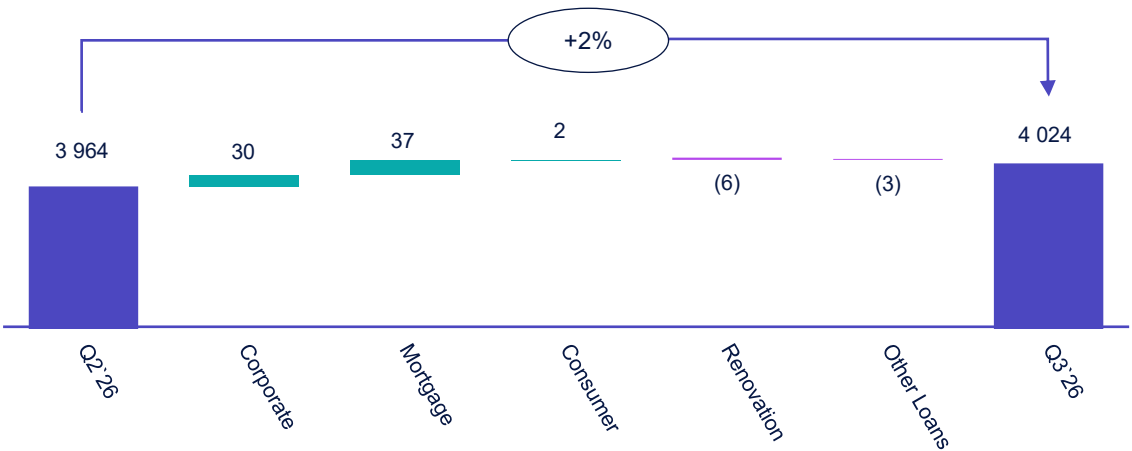
Key Highlights

- The loan book grew 2% QoQ, crossing the €4.0bn mark for the first time, led by mortgages (+€37m) and corporate lending (+€30m), which together make up 82% of the book
- Total loan yield rose 41bp QoQ to 6.0%, its highest level in six quarters, reflecting rising Euribor rates and pricing discipline, with gains across all core segments (corporate +51bp, mortgage +25bp)
- Consumer finance yield rebounded +68bp QoQ to 9.5%, as the group prioritised yield and credit quality over volume growth, improving portfolio profitability

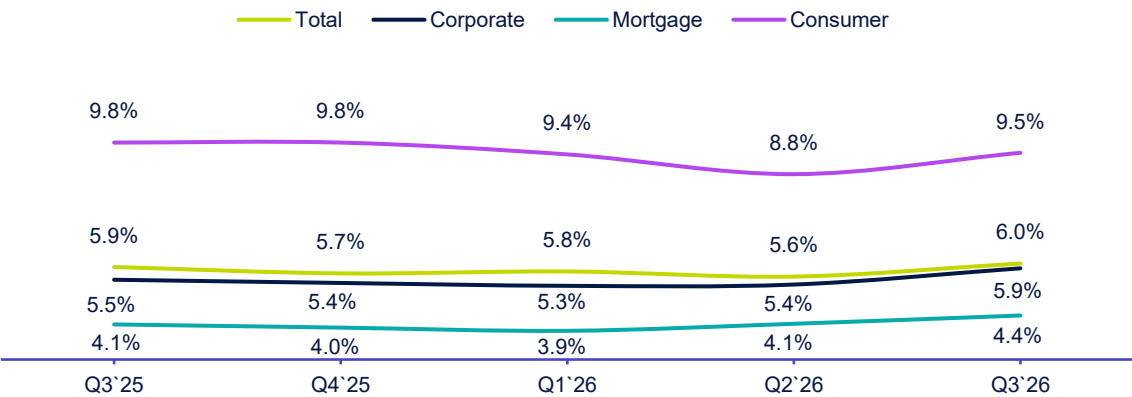
Loan Book (Q3'26)



Loan Book Development QoQ



Loan Yields

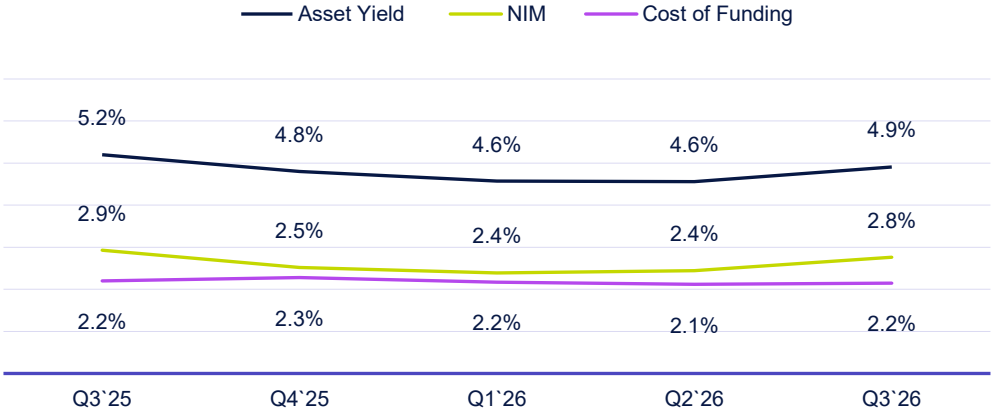


Net Interest Income

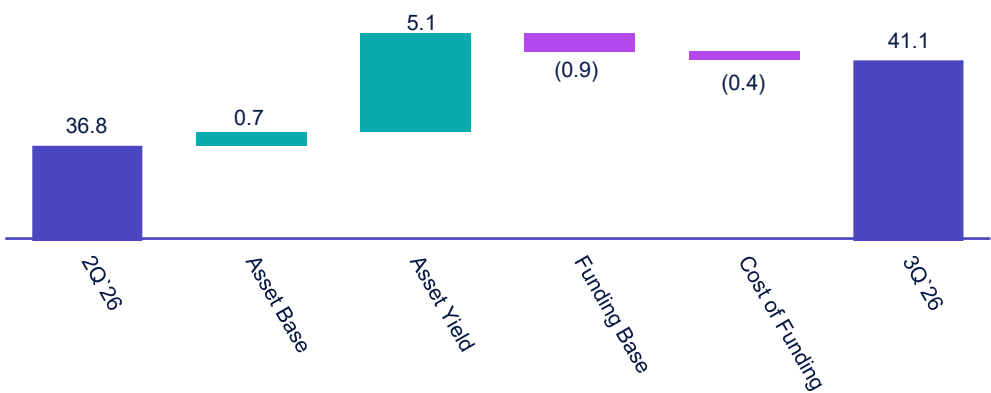
Key Highlights

- NII up 12% QoQ to €41.1m, driven by higher asset yields: yield effects added €5.1m and balance sheet growth a further €0.7m, more than offsetting €1.3m in higher funding costs
- NIM expanded +32bp QoQ to 2.8%, its highest level since Q3'25, as asset yield rose +35bp to 4.9% while cost of funding increased only marginally
- Funding costs contained at 2.2% (flat YoY) despite 7% QoQ deposit growth, reflecting the strength of the Group's retail funding franchise
- YTD NII up 9% YoY to €113.7m, supported by higher treasury income (+€9.3m) and growth in corporate (+€3.9m) and mortgage (+€2.2m) lending income, which more than absorbed a €6.2m increase in funding costs

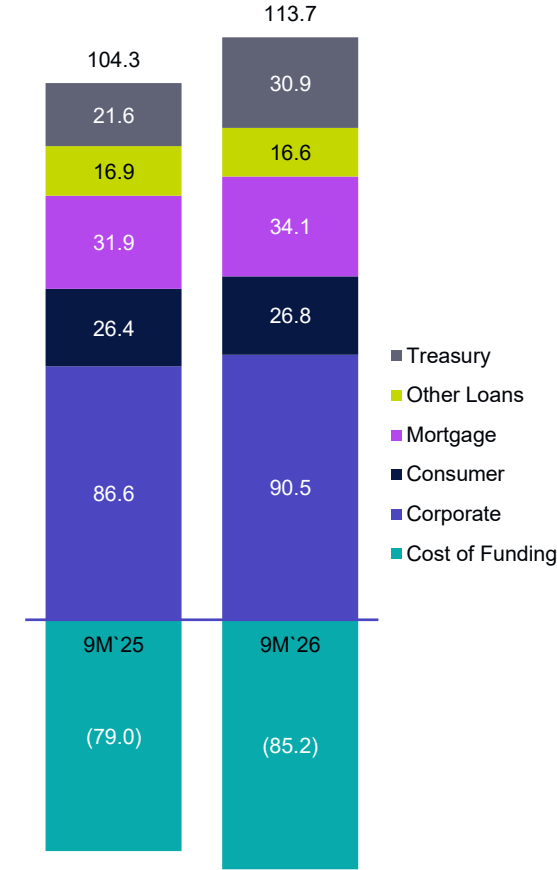
Net Interest Margin (NIM) Dynamics



Net Interest Income Development QoQ



Net Interest Income YoY (€'m)

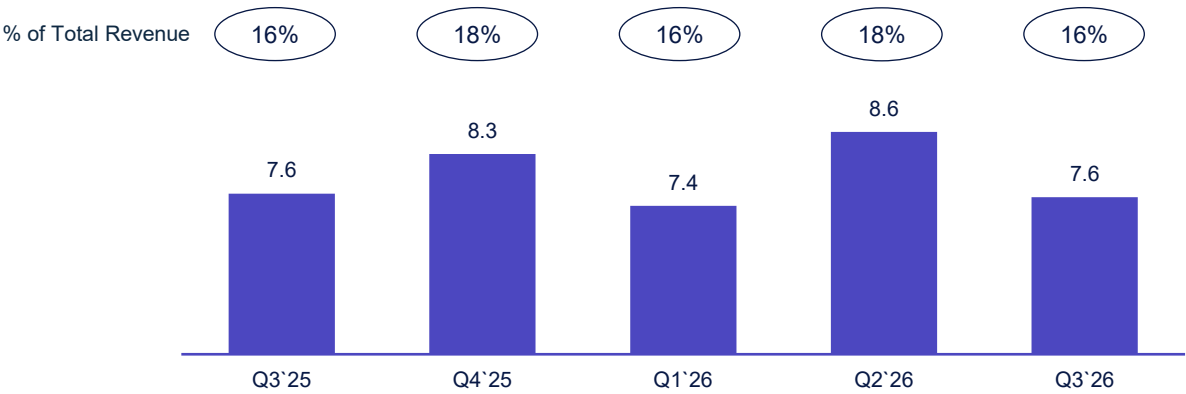


Net Fee & Commission Income

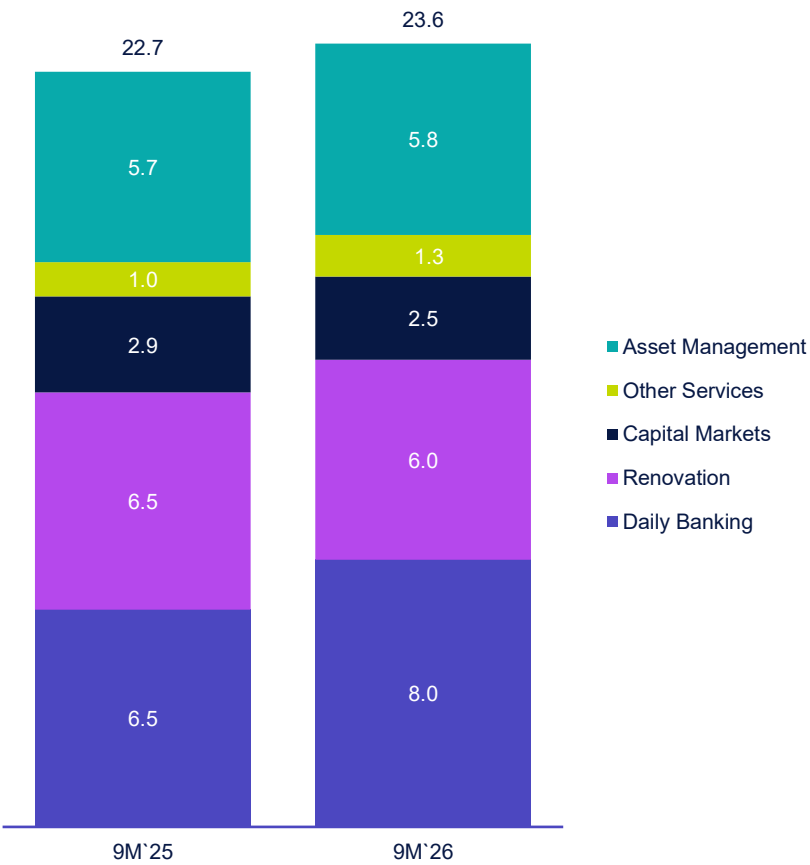
Key Highlights

- YTD net fees & commission income (NFCI) reached €23.6m, up 4% YoY, driven mainly by daily banking segment
- Daily banking is now the largest fee income contributor, accounting for 34% of total fees YTD, driven by an expanding retail franchise and stronger customer acquisition
- Asset management fee income increased YoY in 9M'26, as growth in higher-margin Pillar III funds more than offset Pillar II AuM attrition, further supported by strong market performance
- Capital markets fees normalised, reflecting lower market activity

Net Fee & Commission Income (€'m)



Net Fee & Commission Income YoY (€'m)

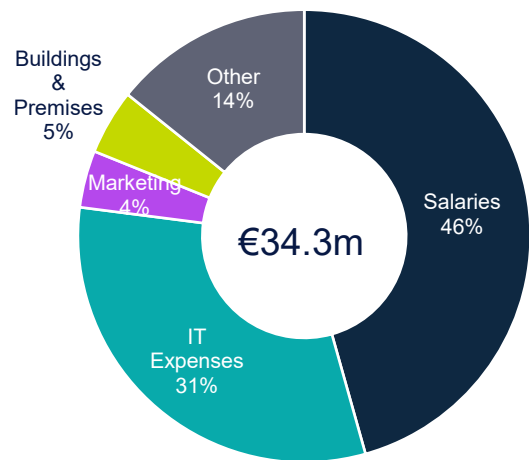


Operating Expenses

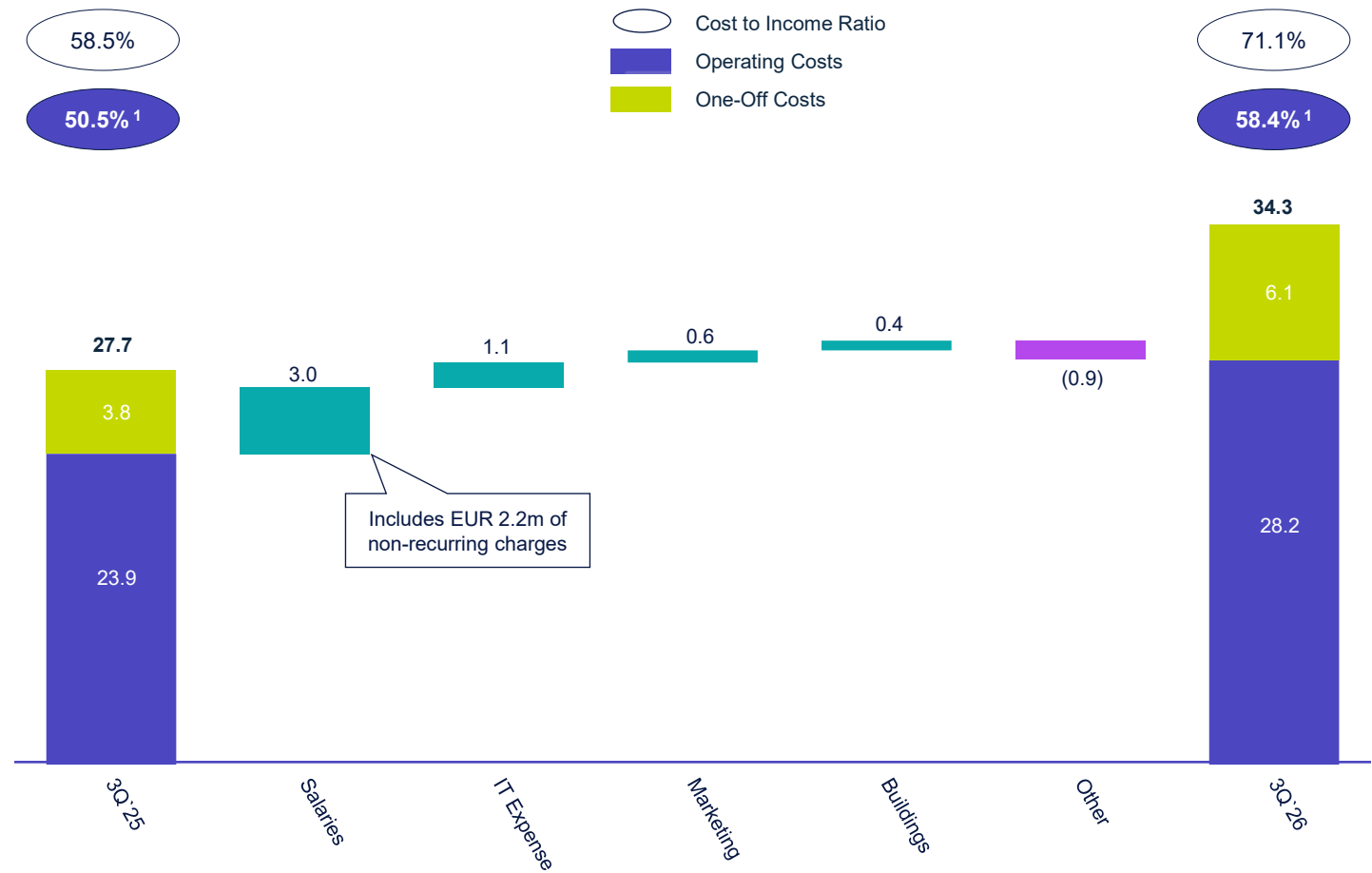
Key Highlights

- Operating expenses increased YoY primarily driven by higher personnel expenses
- The increase in personnel costs was mainly non-recurring and linked to management changes during the quarter, which have strengthened the management team with new senior-level competencies

Operating Expenses Structure (Q3'26)



Operating Expenses Development YoY (€'m)



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



Loan Portfolio Quality

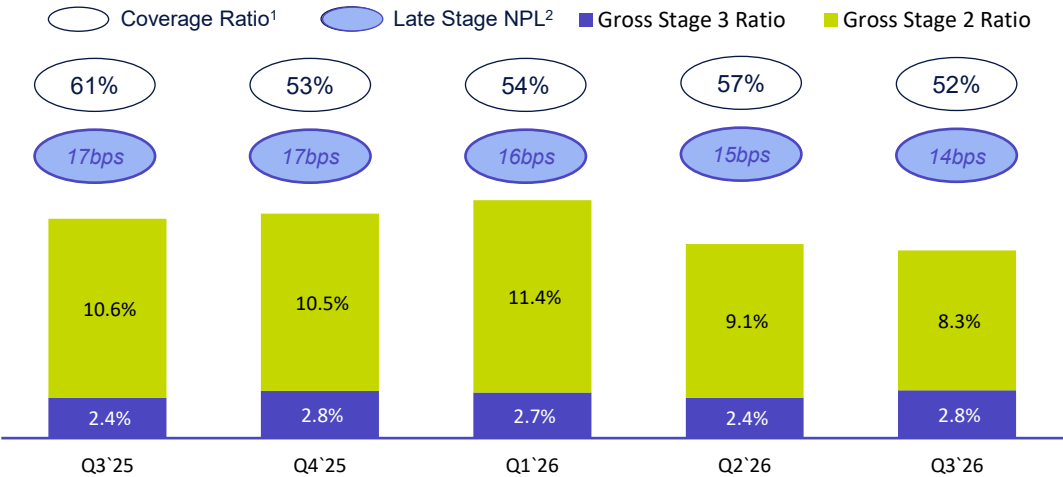
Key Highlights

- Model adjustments drove additional impairment losses
- Late-stage NPLs remain very low, accounting for only 0.14% of the total portfolio
- Provisions recognised in Q3 were primarily driven by more conservative LGD assumptions and higher specific provisions for non-performing exposures, while the overall NPL position remains stable, with no material changes expected in the near term

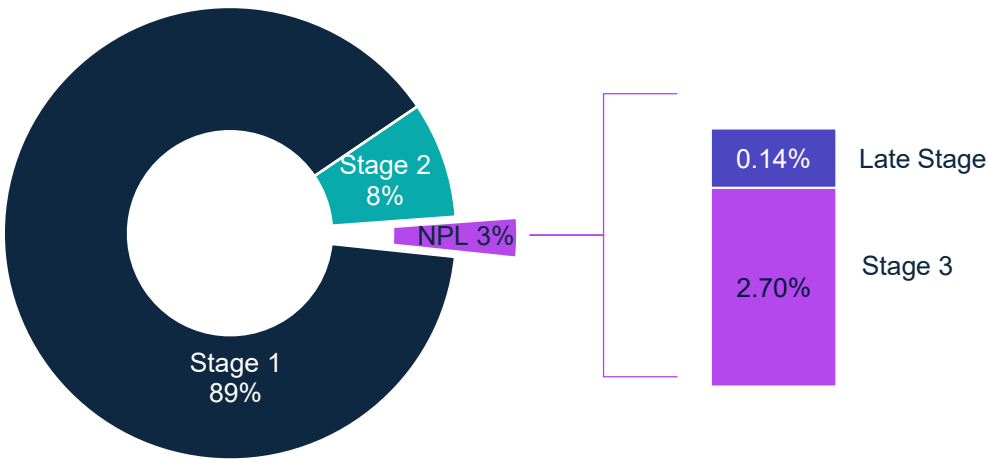
Loan Impairment Losses Development (€'m) and Cost of Risk (%)

		Q2'25	Q3'25	Q4'25	Q1'26	Q2'26	Q3'26
Loan Impairment Losses	Impact of Parameters	0.7	2.1	4.3	0.8	1.6	1.4
	New Lending, Impact of Individual Assessments and Model Adjustment	(3.0)	(1.8)	(4.9)	(1.3)	(1.4)	(7.4)
	Total	(2.3)	0.3	(0.6)	(0.5)	0.2	(6.0)
		LTM Q2'25	LTM Q3'25	LTM Q4'25	LTM Q1'26	LTM Q2'26	LTM Q3'26
Cost of Risk (Trailing 12 Months)							
Total CoR		0.33%	0.22%	0.13%	0.09%	0.02%	0.18%

Stage 2 and Stage 3 Dynamics



Asset Quality (Q3'26)



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

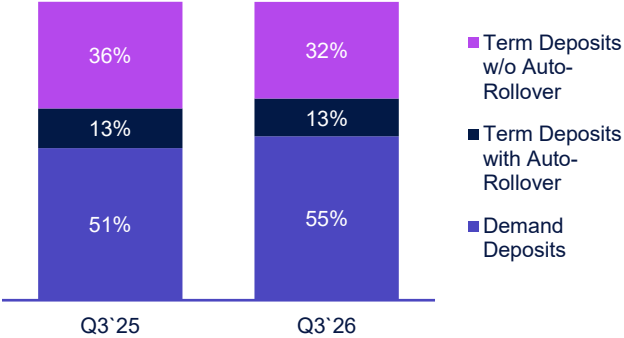


Funding

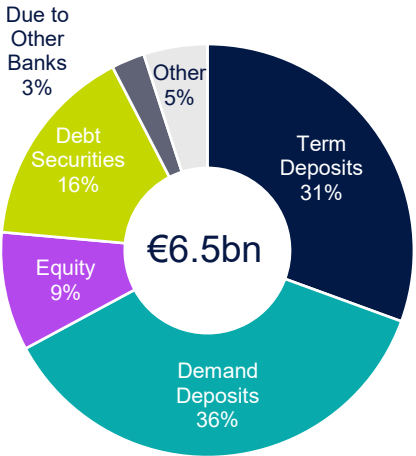
Key Highlights

- The term deposit campaign was the main driver of deposit portfolio growth in the third quarter
- Term deposit campaign not only drove strong deposit portfolio growth but also proved an effective client acquisition tool, further strengthening the retail banking franchise

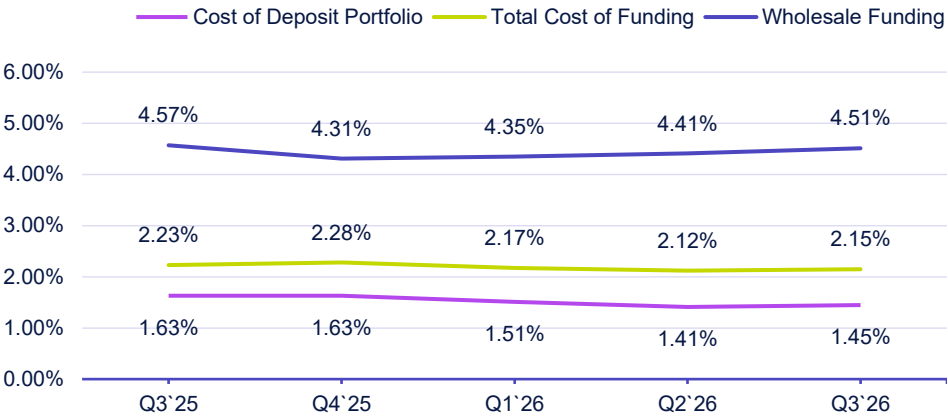
Deposit Portfolio Structure



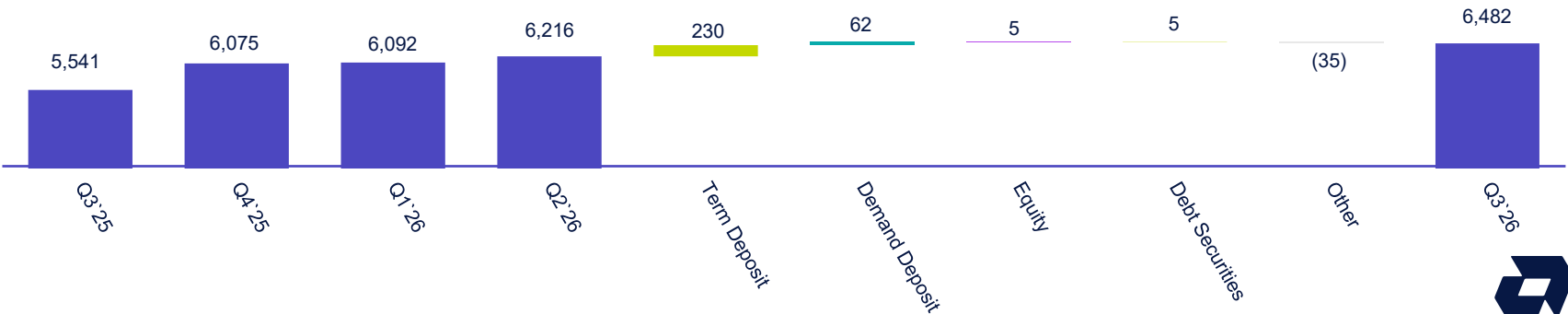
Funding Portfolio Breakdown (Q3'26)



Cost of Funding



Total Funding Portfolio Development (€'m)

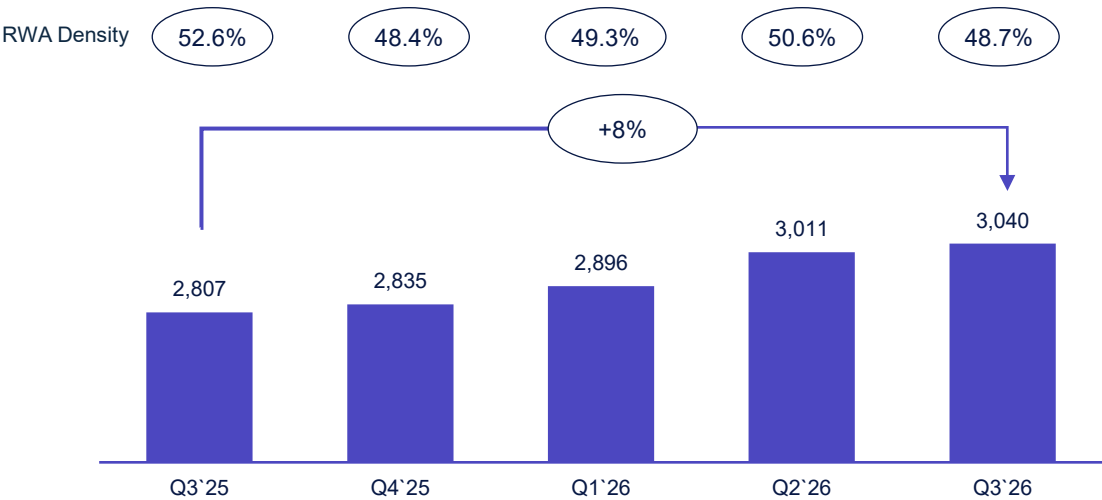


Capital Ratios and Requirements

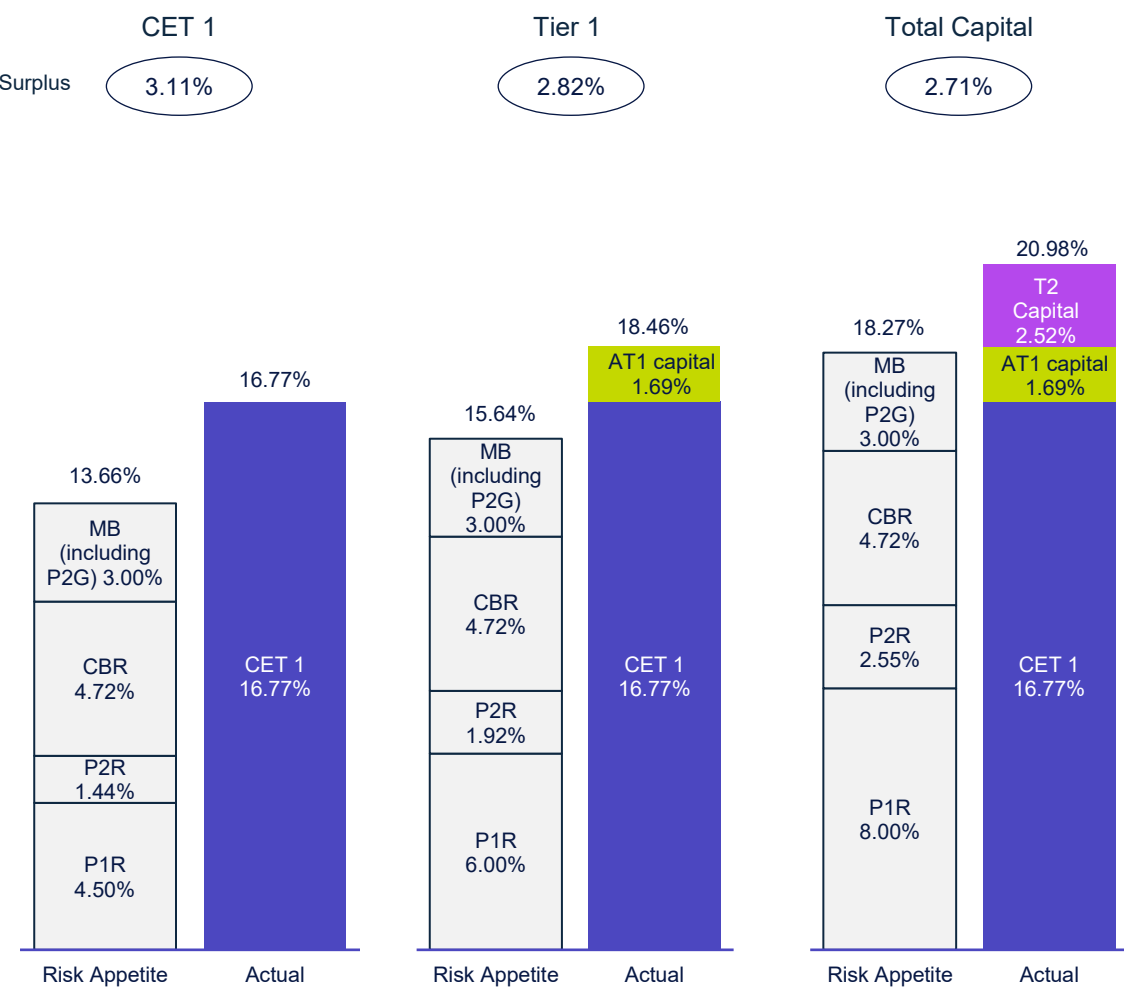
Key Highlights

- The capital position remains strong, providing a solid foundation for future growth
- RWA density remained at a comfortable level, reflecting a balanced risk profile
- ECB approval obtained for a share buyback programme, providing additional flexibility in capital allocation

Risk Weighted Assets (RWA) ¹



Sufficient Capital to Support Growth Going Forward¹



Notes:
(1) Preliminary data



Future Outlook

Revised guidance reflects a deliberate reset: new leadership, optimised balance sheet and more prudent provisioning

Changing Macro Outlook:

Wider Range of Possible Outcomes

Additional impairments of around €10m are likely in Q4

New Management Team:

Resetting Strategic Priorities

		Old	New
Growth	Loan Book	11%	12%
	Deposits	5%	11%
Efficiency	Adj. C/I Ratio ¹	53.2%	52.1%
Profitability	Adj. RoE ¹	12.0%	8.6%
	Adj. Net Profit ¹	€73m	€51-54m
	Net Profit	€61m	€30-33m

Notes: (1) Adjustments exclude one-off impairment charge and costs related to the core banking system upgrade, rebranding and the new office building as these are considered non-recurring



Business Segment Results

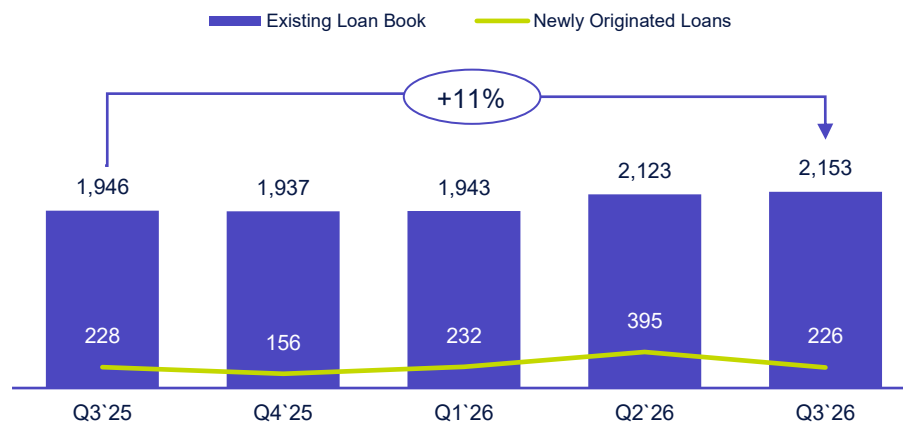


Corporate Clients Segment Development

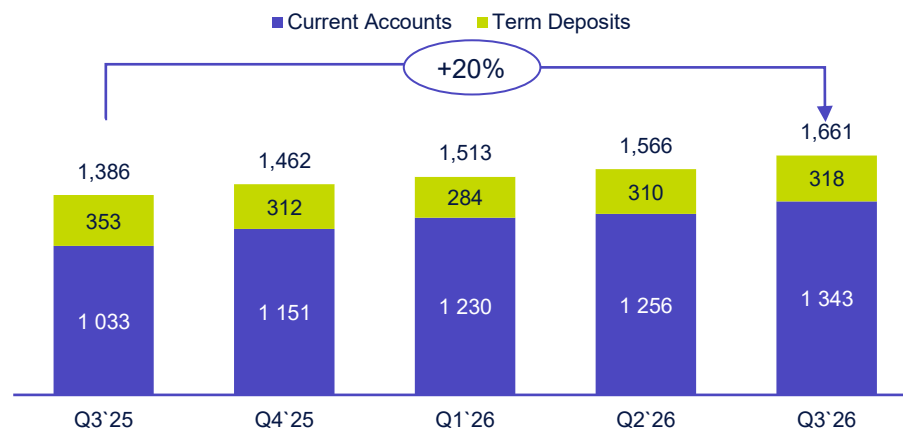
Key Highlights

- Corporate lending activity remained strong, loan book grew +11% YoY
- Gained 0.4% market share over the first half of 2026 in an expanding market
- Continued strong lending in green energy space, financing two new battery storage parks with a combined capacity of 84 MW, totaling EUR 37.4m, currently in development
- Deposits showed strong growth of +20% YoY

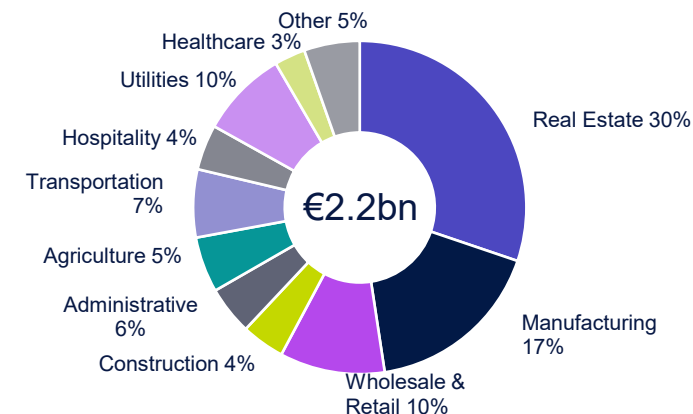
Corporate Loans¹ (€'m)



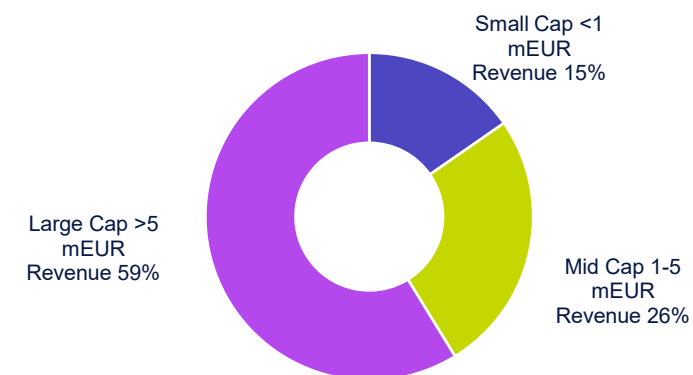
Deposits from Corporate Customers (€'m)



Corporate Loans by Sectors¹ (Q3'26)



Corporate Book by Client Type (Q3'26)

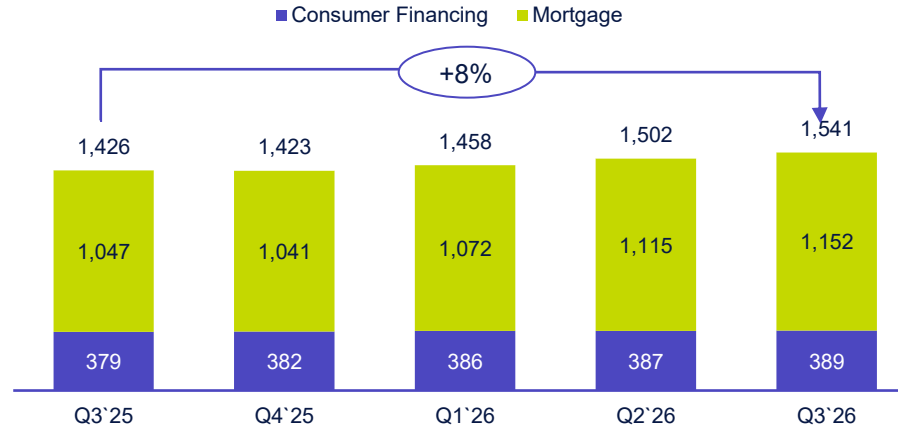


Private Clients Segment Development

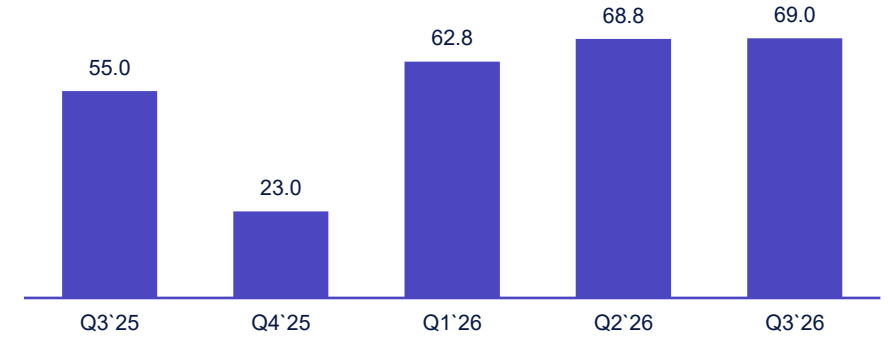
Key Highlights

- Private client loans grew 8% YoY, supported mainly by strong mortgage demand
- Deposits showed strong growth of +14% YoY
- Stronger revenue generation and client acquisition nearly doubled in Q3'26 driven by credit card and deposit campaigns and stronger cross-sell across Artea Group

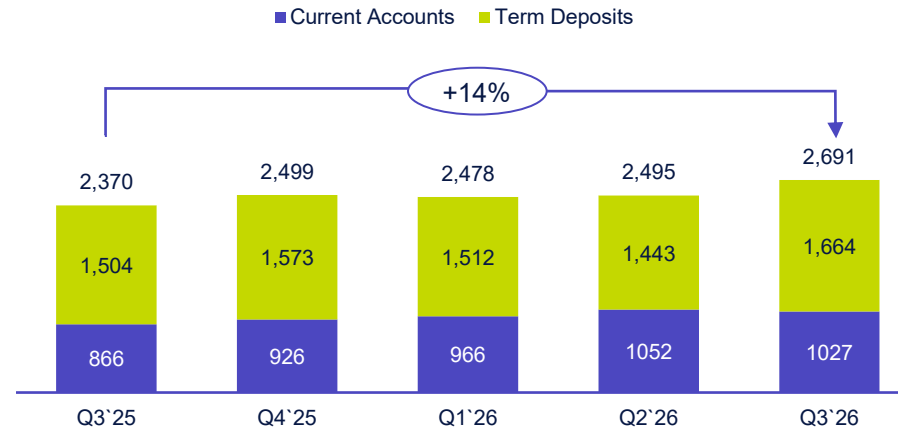
Private Loans (€'m)



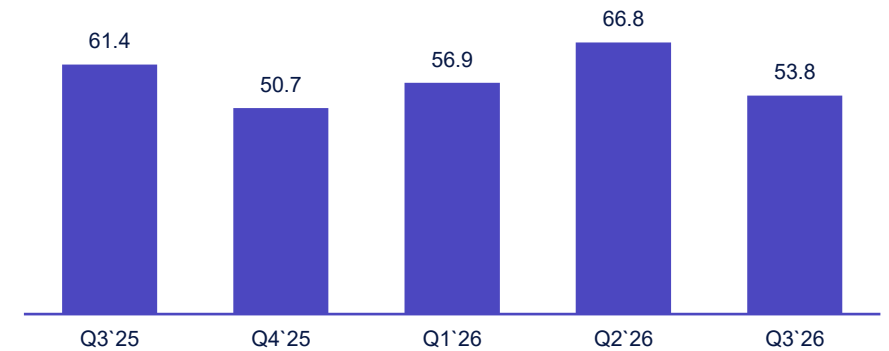
New Mortgage Agreements (€'m)



Private Client Deposits (€'m)



New Consumer Financing Agreements (€'m)

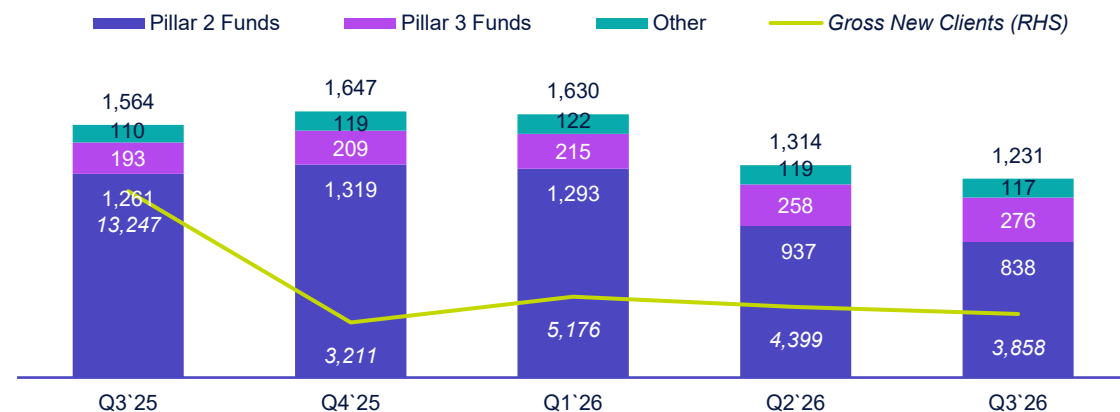


Asset Management Development

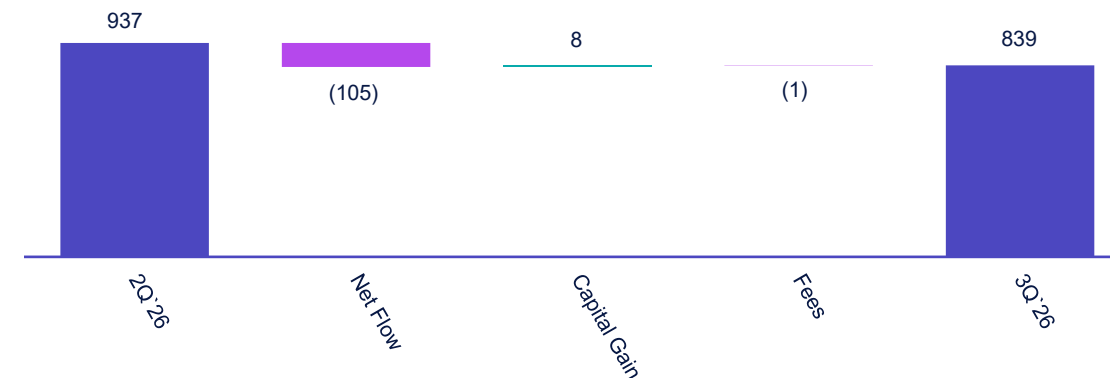
Key Highlights

- Pillar II fund performance remained strong; however, significant reform-related withdrawals continue to negatively affect assets under management and the overall asset management business
- Pillar III funds recorded strong positive net inflows during the quarter
- Regimantas Valentonis, a long-standing member of the team and former Head of Investment Management, appointed CEO of Artea Asset Management

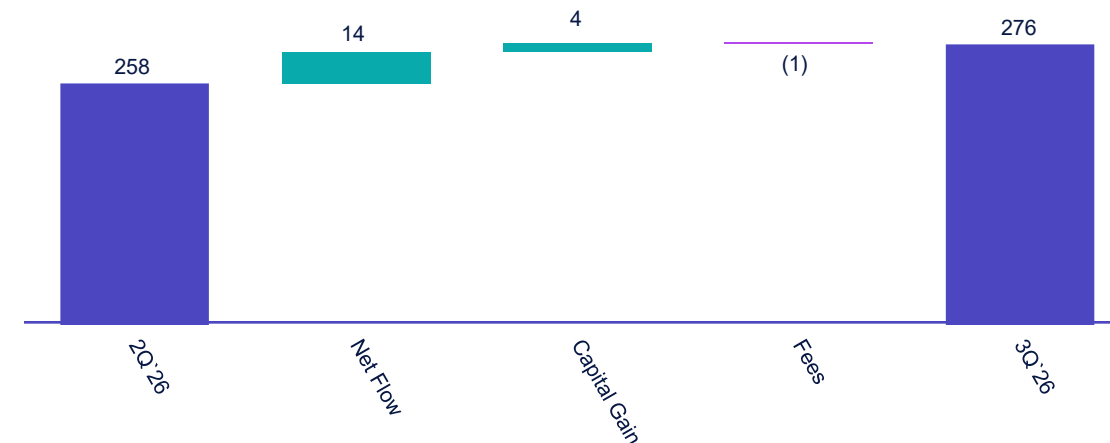
Asset Management (€'m)



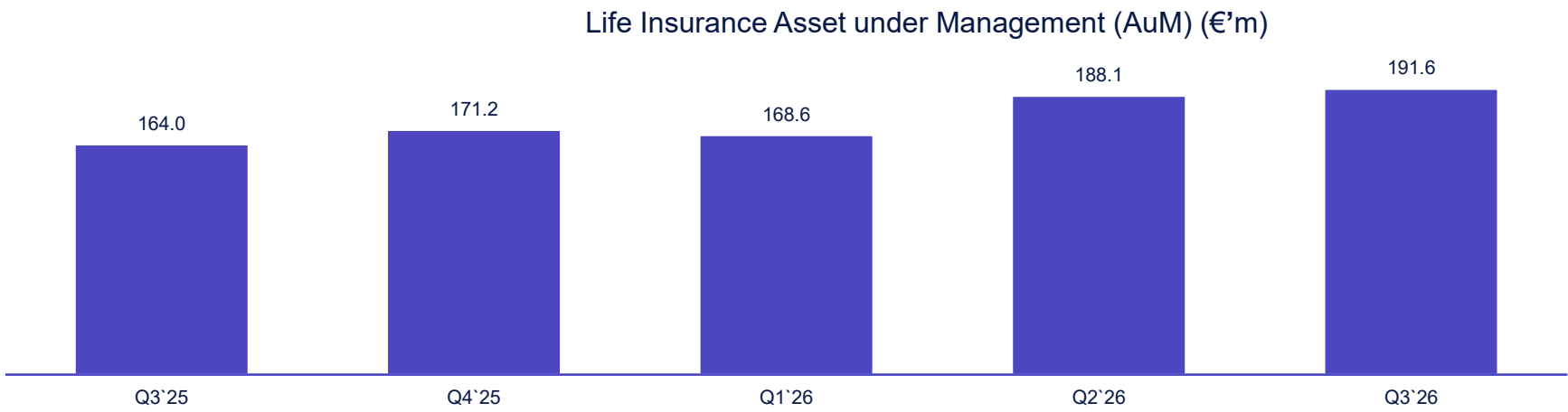
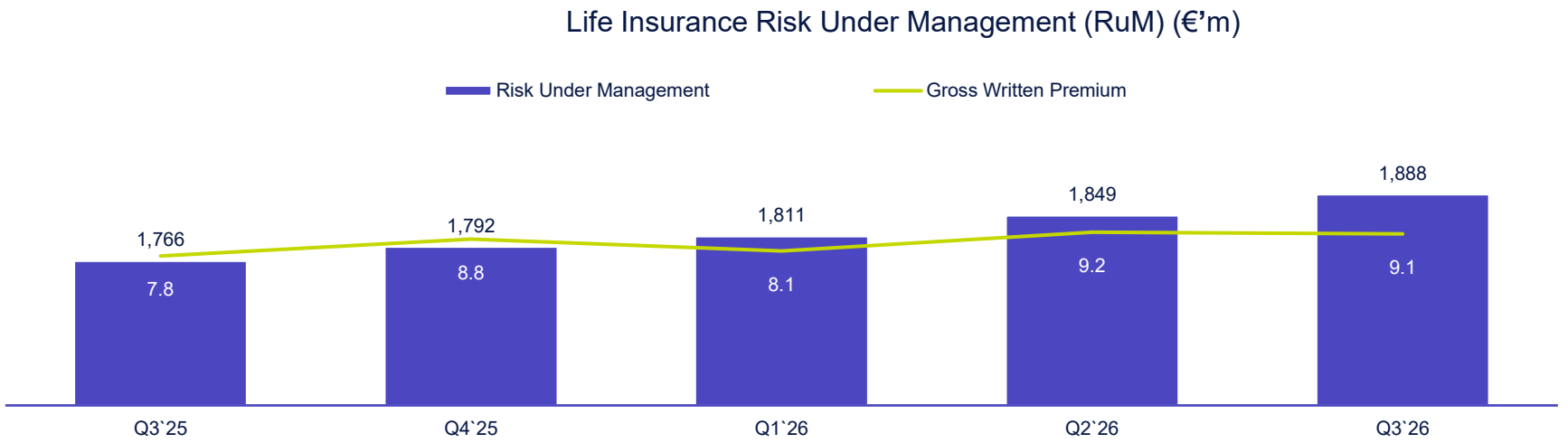
Asset Management Pillar 2 AuM Development (€'m)



Asset Management Pillar 3 AuM Development (€'m)



Life Insurance Business



Appendix



Income Statement

In €'000	Q3'26	Q3'25	%Δ YoY	9M'26	9M'25	%Δ YoY
Interest income	64,136	55,796	15%	181,339	166,126	9%
Other similar income	6,163	5,522	12%	17,517	17,175	2%
Interest expense	(29,165)	(25,402)	15%	(85,182)	(78,970)	8%
Net interest income	41,134	35,916	15%	113,674	104,331	9%
Fee and commission income	10,113	10,263	(1%)	30,371	29,988	1%
Fee and commission expense	(2,567)	(2,658)	(3%)	(6,802)	(7,268)	(6%)
Net fee and commission income	7,546	7,605	(1%)	23,569	22,720	4%
Revenue related to insurance activities	2,061	1,637	26%	4,791	4,827	(1%)
Net gain from trading activities (excl. insurance activities)	(2,581)	2,074	(224%)	(284)	7,155	(104%)
Other operating income	130	213	(39%)	526	4,260	(88%)
Total revenue	48,290	47,445	2%	142,276	143,293	(1%)
Salaries and related expenses	(15,707)	(12,695)	24%	(44,441)	(40,316)	10%
Depreciation and amortization expenses	(1,961)	(1,595)	23%	(5,830)	(6,000)	(3%)
Other operating expenses (excluding D&A)	(16,672)	(13,415)	24%	(37,415)	(34,314)	9%
Total operating expenses	(34,340)	(27,705)	24%	(87,686)	(80,630)	9%
Operating profit before impairment losses	13,950	19,740	(29%)	54,590	62,663	(13%)
Allowance for impairment losses	(8,076)	568	(1522%)	(18,413)	(3,211)	473%
Share of the profit or loss of investments in subsidiaries	-	-	-	(176)	-	-
Income tax expense	(1,141)	(3,841)	(70%)	(8,086)	(11,086)	(27%)
Net profit	4,733	16,467	(71%)	27,915	48,366	(42%)



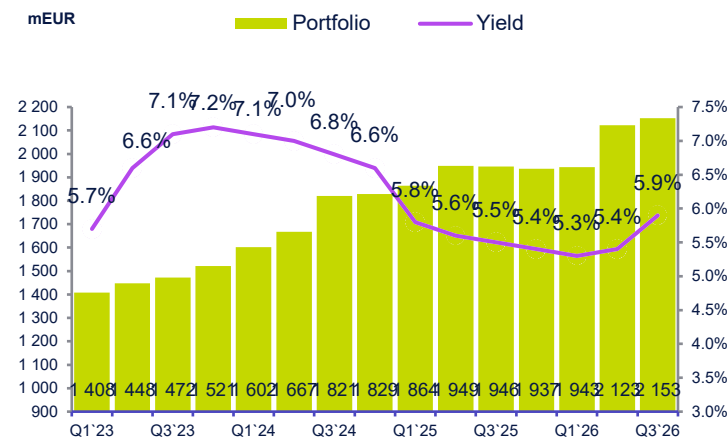
Statement of Financial Position

In €'000	Q3'26	Q3'25	%Δ YoY
ASSETS			
Cash and cash equivalents	621,128	544,327	14%
Securities in the trading book	9,146	246,038	(96%)
Due from other banks	20,094	3,864	420%
Derivative financial instruments	804	311	159%
Loans to customers	4,024,258	3,719,376	8%
Investment securities at fair value	488,718	41,214	1086%
Investment securities at amortized cost	1,226,544	902,718	36%
Investments in subsidiaries and associates	200	270	(26%)
Intangible assets	27,280	40,851	(33%)
Property, plant and equipment	31,709	13,650	132%
Other assets	32,143	28,625	12%
Total assets	6,482,024	5,541,244	17%
LIABILITIES			
Due to other banks and financial institutions	151,956	186,419	(18%)
Derivative financial instruments	16,767	1,053	1492%
Due to customers	4,352,211	3,756,003	16%
Debt securities in issue	1,039,828	741,436	40%
Liabilities related to insurance activities	1,399	476	194%
Other liabilities	4,499	6,174	(27%)
Current income tax liabilities	234,185	205,448	14%
Deferred income tax liabilities	80,963	52,257	55%
Total liabilities	5,881,808	4,949,266	19%
EQUITY			
Share capital	189,196	189,196	0%
Share premium	25,534	25,534	0%
Treasury shares (-)	(4,657)	(2,143)	117%
Reserve capital	756	756	0%
Statutory reserve	92,137	76,516	20%
Reserve for acquisition of own shares	20,000	20,000	0%
Financial assets revaluation reserve	(1,105)	(2,190)	(50%)
Other equity	1,467	1,627	(10%)
Retained earnings	276,888	282,682	(2%)
Total equity	600,216	591,978	1%
Total liabilities and equity	6,482,024	5,541,244	17%

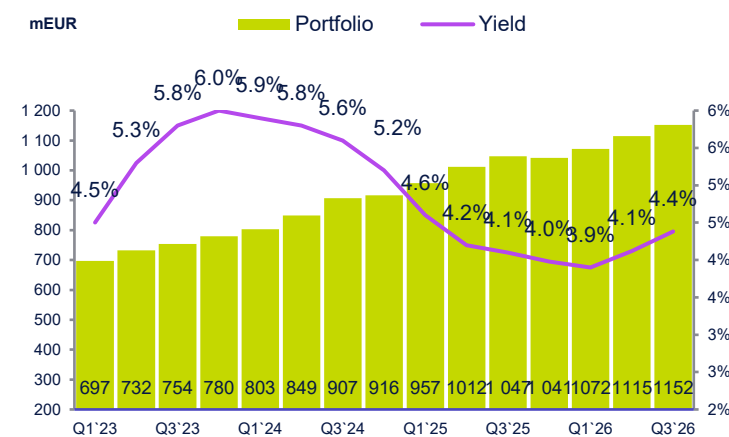


Loan Portfolio Segments Performance

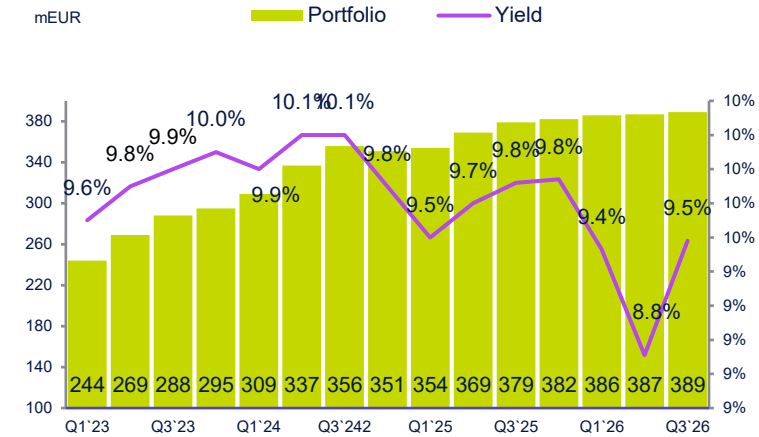
Corporate Lending – Portfolio¹



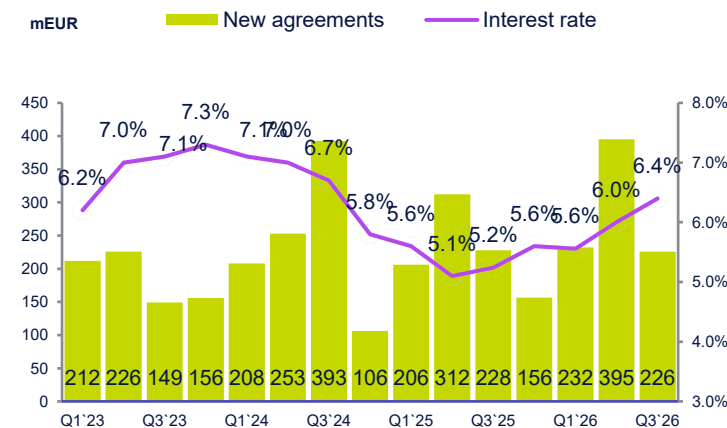
Mortgage – Portfolio



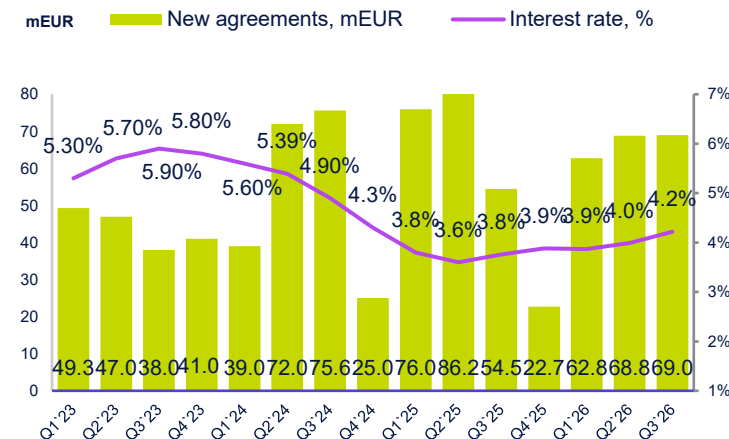
Consumer Financing – Portfolio



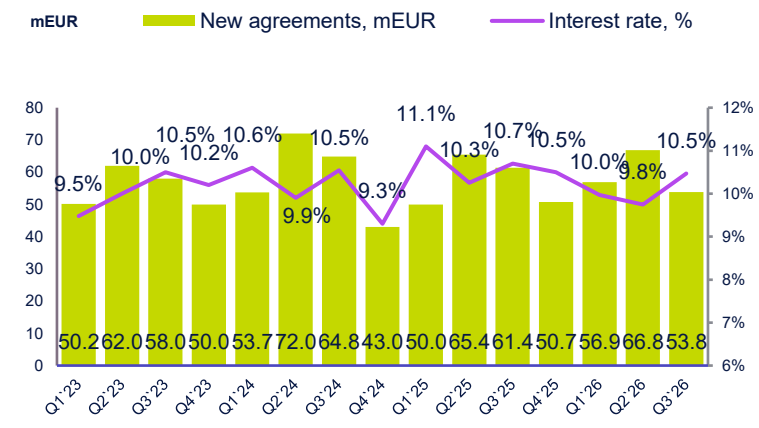
Corporate Lending – New Agreements Signed^{1/2}



Mortgage – New Agreements Signed



Consumer Financing – New Agreements Signed

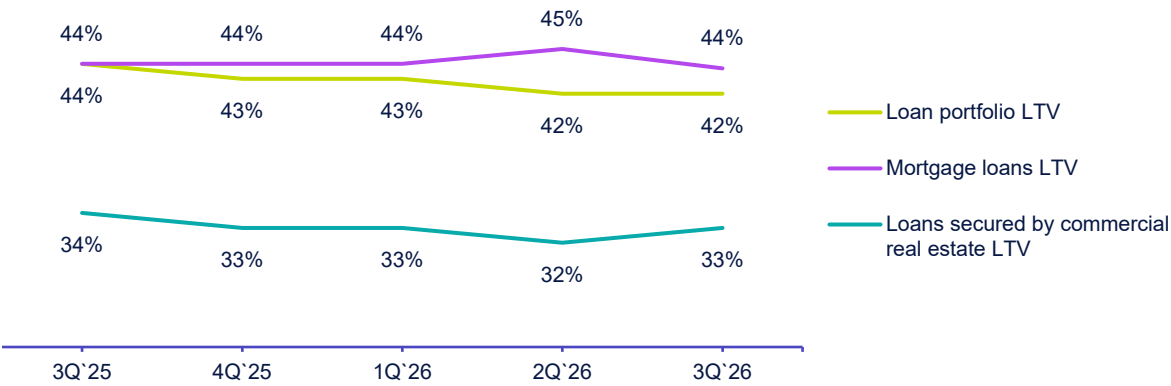


Notes: (1) Includes Financial Institutions (previously allocated to Other segment).
(2) Excluding renovation financing

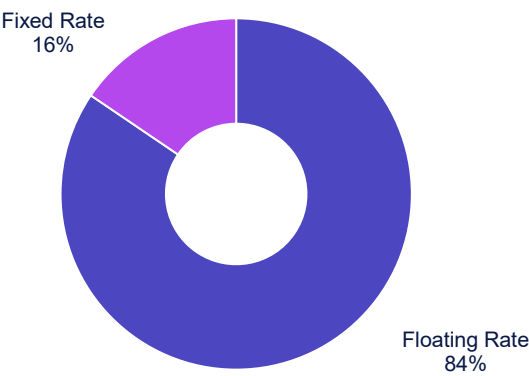


Robust Loan Portfolio

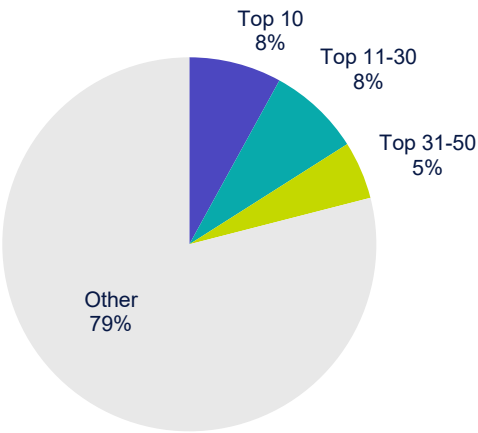
Low LTV Ratios Remains Relatively Stable



Loan Portfolio Rate Type



Loan Book Concentration¹



Loan Book Collateralization

	Q1'25	Q2'25	Q3'25	Q4'25	Q1'26	Q2'26	Q3'26
Loan volume covered by collateral	87%	85%	86%	86%	86%	86%	86%
Of which: LTV from 0 to 30	16%	15%	15%	16%	16%	16%	16%
Of which: LTV from 30 to 70	51%	49%	50%	48%	48%	47%	49%
Of which: LTV more than 70	20%	21%	21%	22%	21%	23%	22%
Mortgage loans covered by collateral	100%	100%	100%	100%	100%	100%	100%
Of which: LTV from 0 to 30	13%	12%	12%	12%	13%	12%	13%
Of which: LTV from 30 to 70	52%	50%	53%	53%	55%	54%	55%
Of which: LTV more than 70	35%	37%	34%	34%	32%	34%	33%
Loans not covered by collateral (excluding consumer)	13%	15%	14%	14%	14%	14%	14%

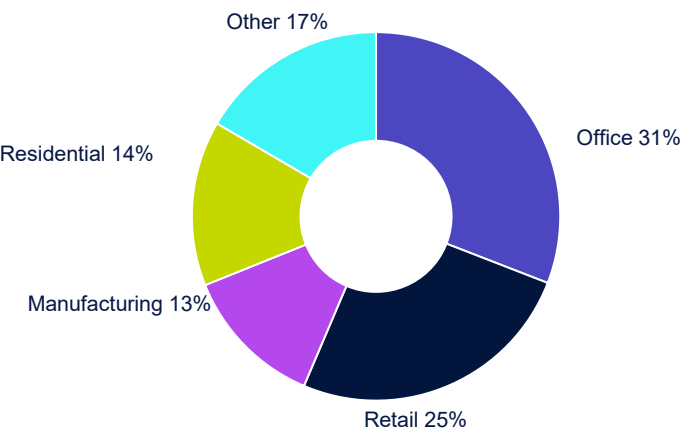
Notes: (1) Top Loans excluding loans to government as % of total loan book



Conservative and Diversified CRE Portfolio

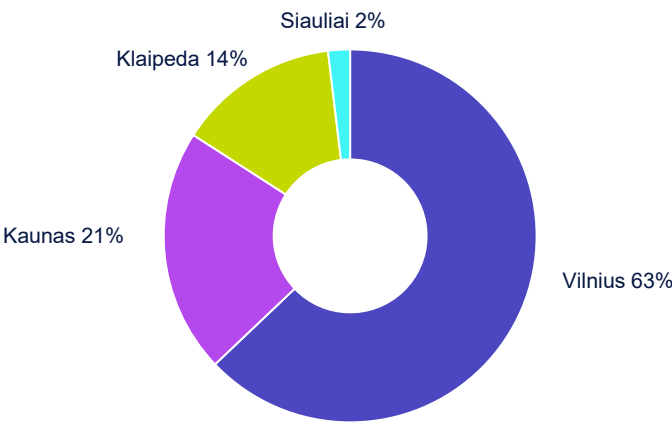
CRE: Underlying Property Types

Top 10 Corporate Real Estate Client Breakdown by Asset Class (Sep-26)



CRE: High Geographic Diversification

CRE Split by Region (Sep-26)



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



Low NPL Levels Across CRE Loans (Sep-26)

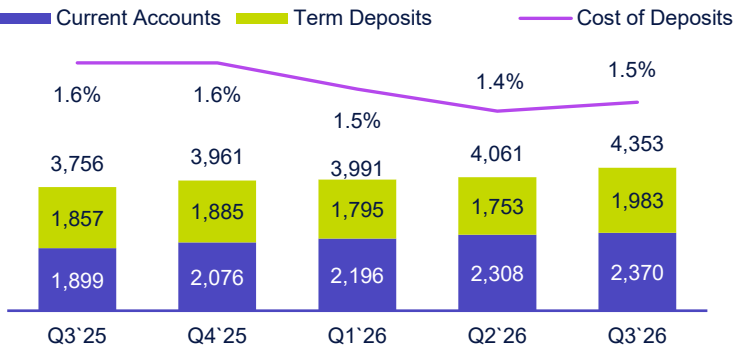


Notes: (1) Excluding Renovation loans

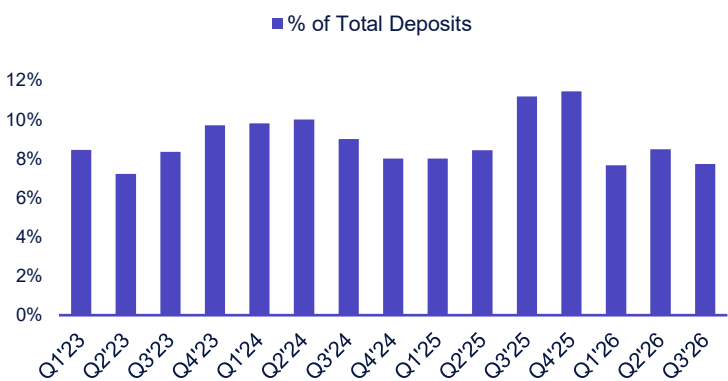


Sticky Local Deposits

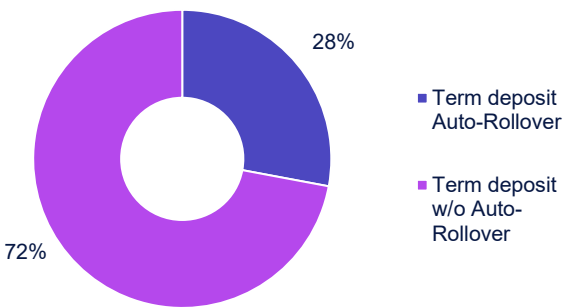
Deposits Development



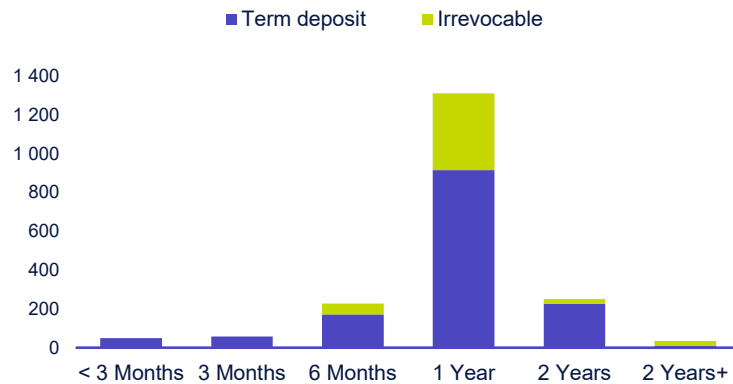
Top 10 Depositors



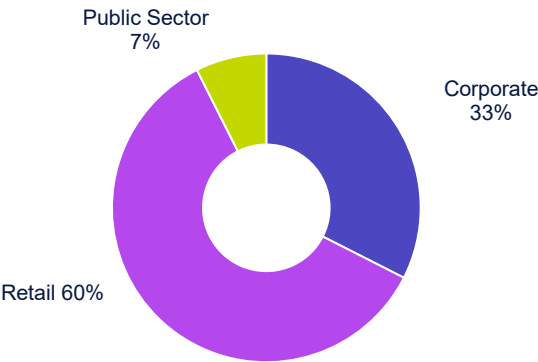
Term Deposits with Auto-Rollover (Sep-26)



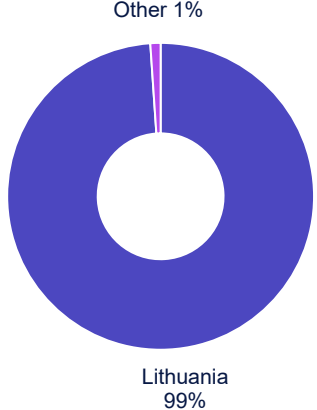
Term Deposits by Maturity (€'m) (Sep-26)



Deposits by Client Type (Sep-26)



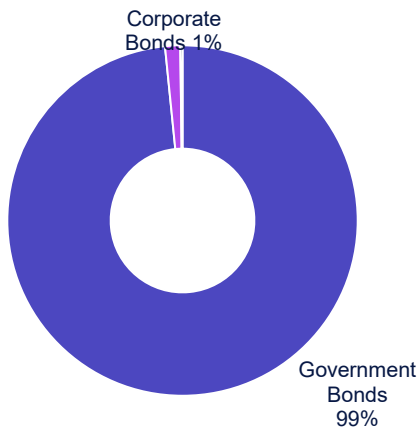
Deposits by Client Location (Sep-26)



Solid Liquidity Position

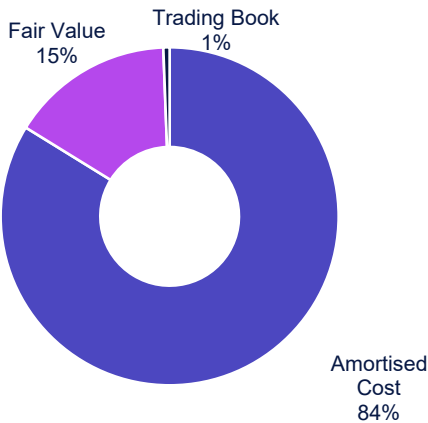
Securities Portfolio (Sep-26)

By Security Type, Bank-only



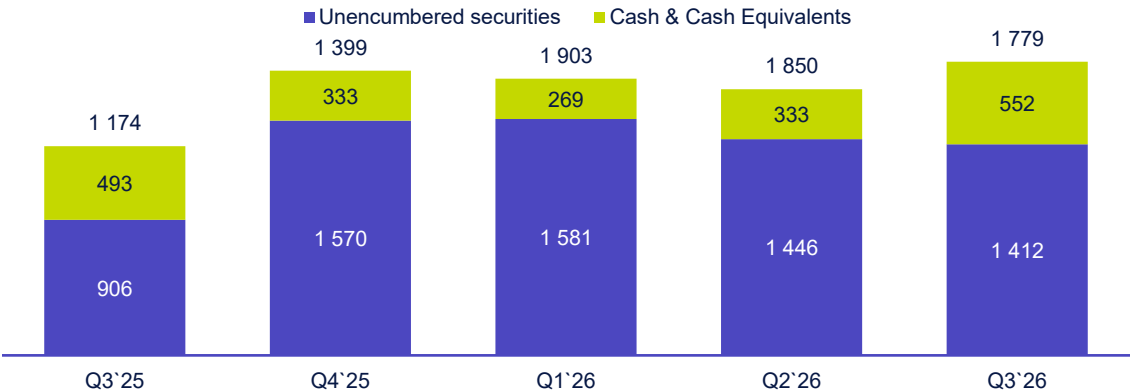
Securities Portfolio (Sep-26)

By Accounting Method, Bank-only



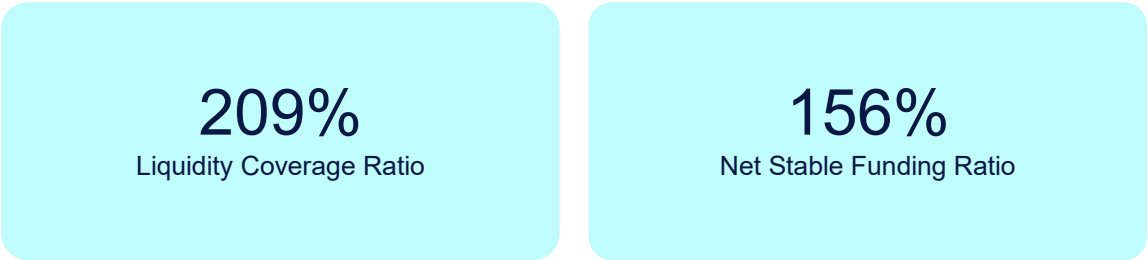
Liquid Assets (€'m)

Group Figures



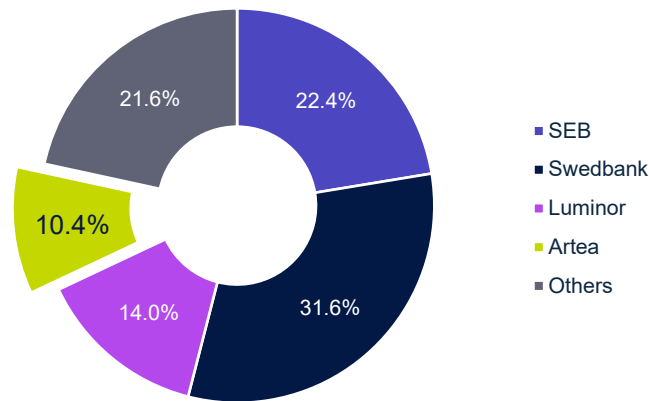
Strong Liquidity Position (Sep-26)

Group Figures

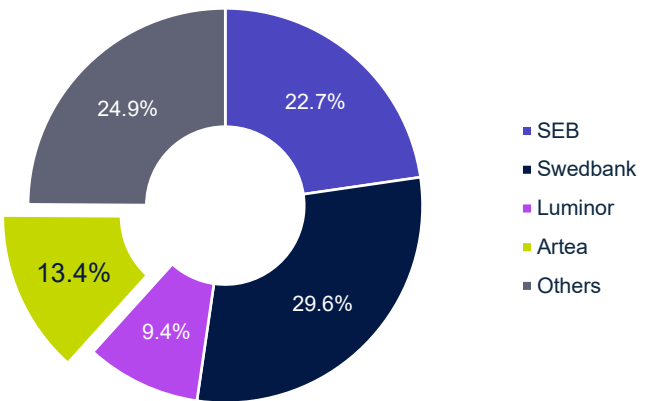


Artea Market Share in Lithuania

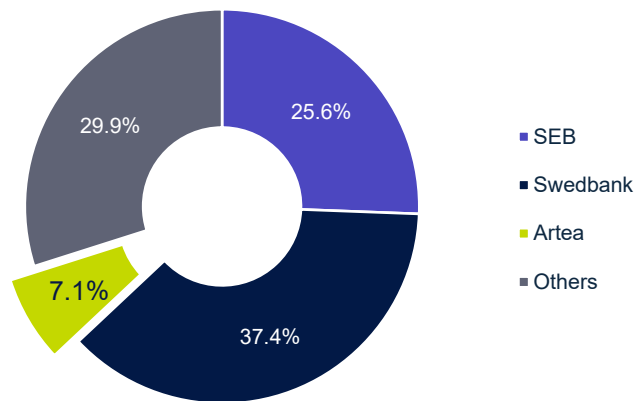
Loan Portfolio Market⁽¹⁾



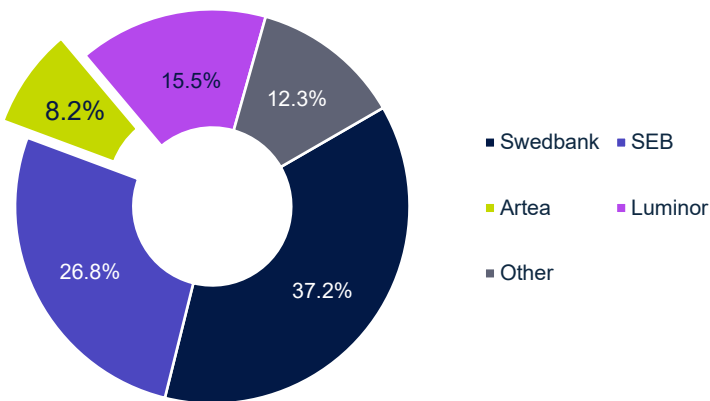
Corporate Lending⁽¹⁾



Mortgage⁽¹⁾



Deposits⁽¹⁾

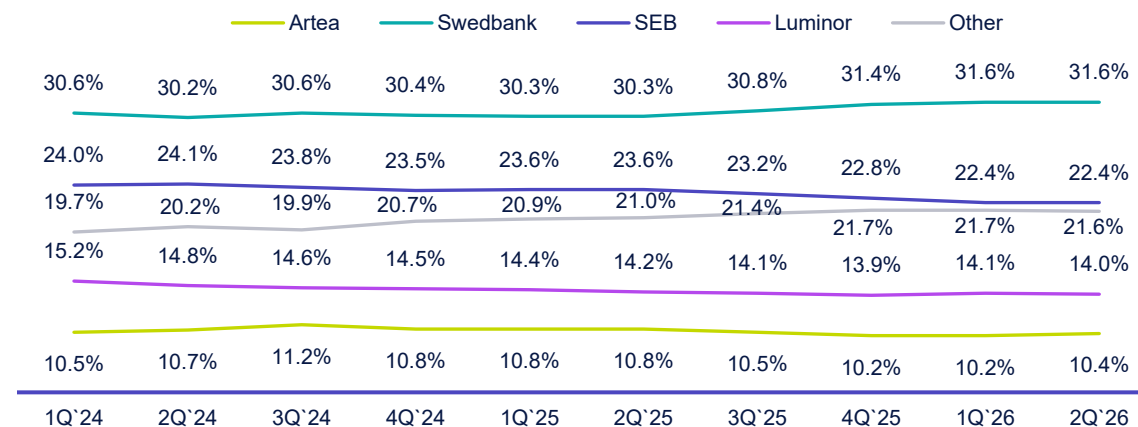


Notes: (1) Market share statistics as of 2Q'26 excluding Revolut
Source: Bank of Lithuania (BoL) and Lithuanian Banking Association (LBA)

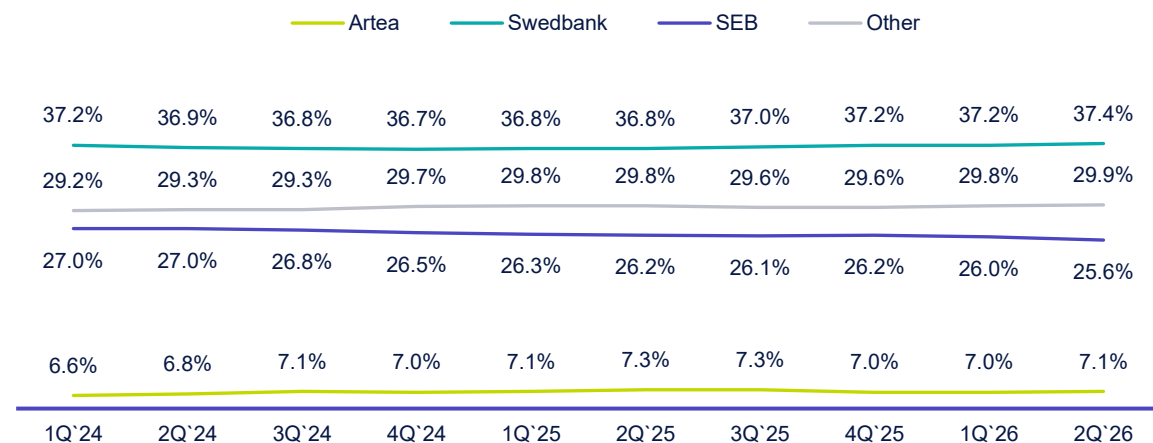


Artea Market Share Development

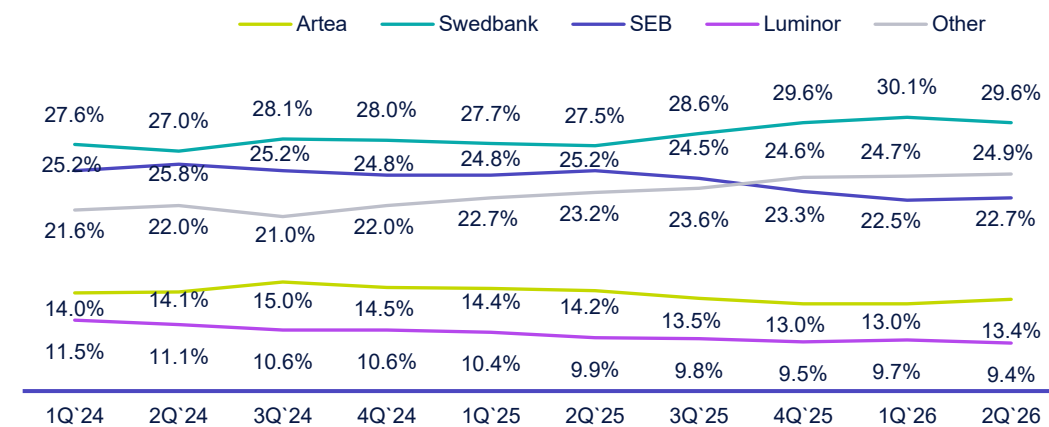
Loan Portfolio Market¹



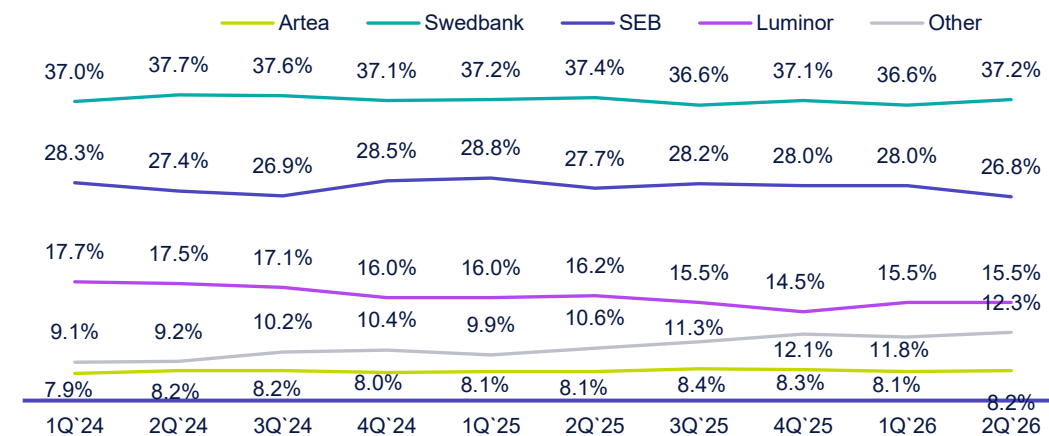
Mortgage¹



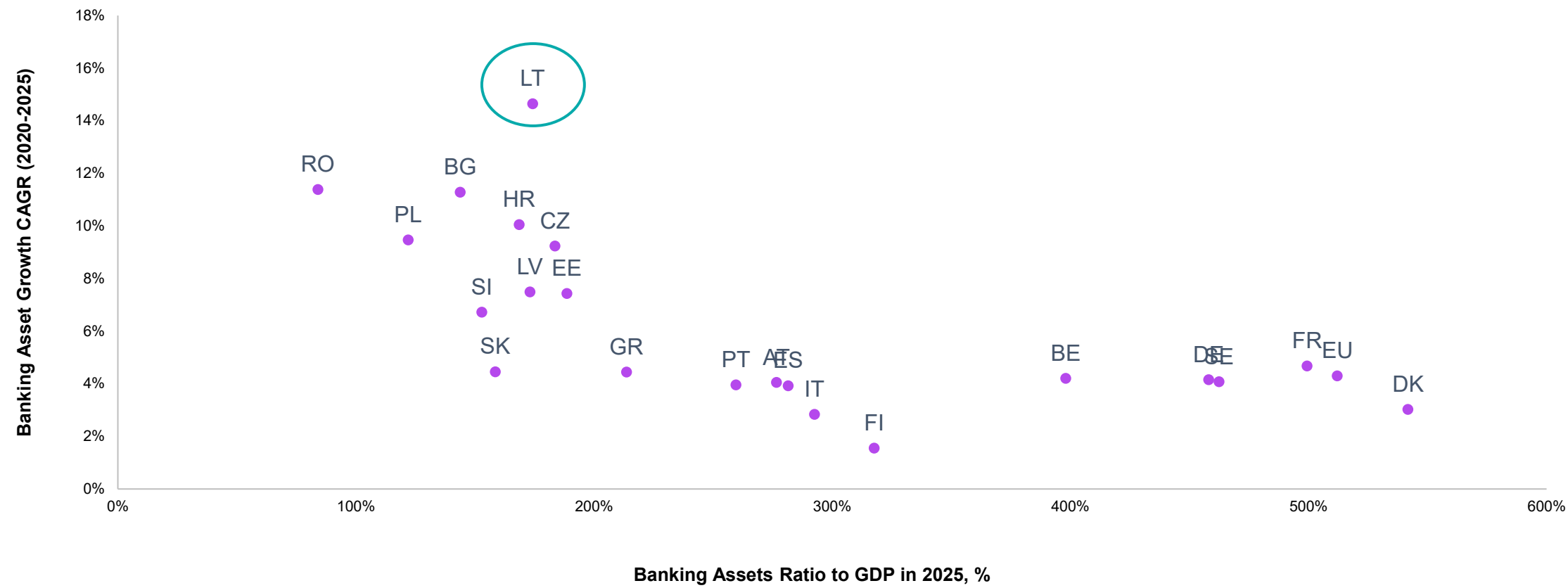
Corporate Lending¹



Deposits¹



Banking Sector in Europe

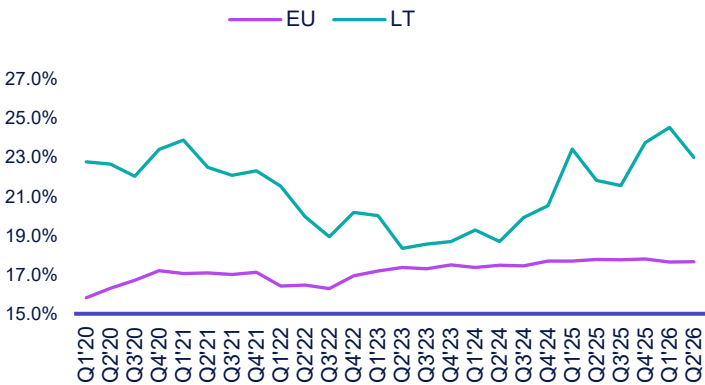


Source: Eurostat

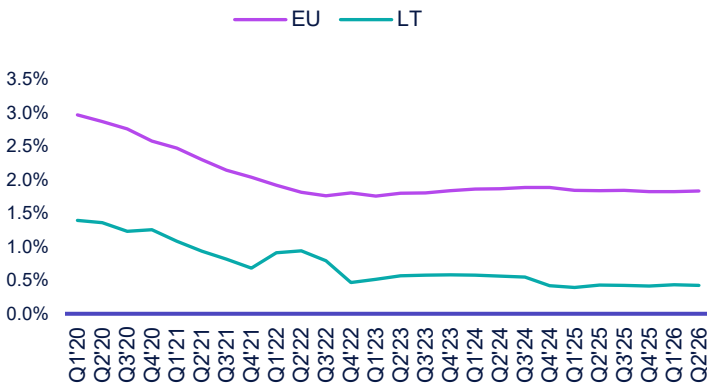


Lithuania's Economy: Banking Sector Evolution

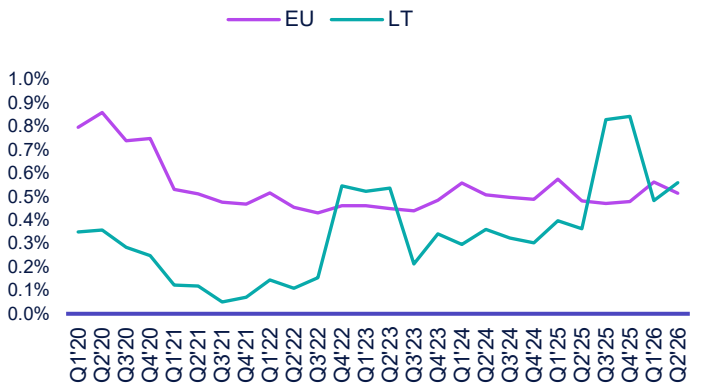
Tier 1 Capital %



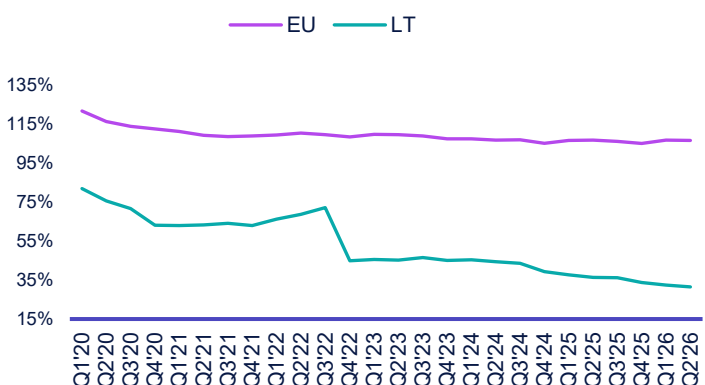
NPLs



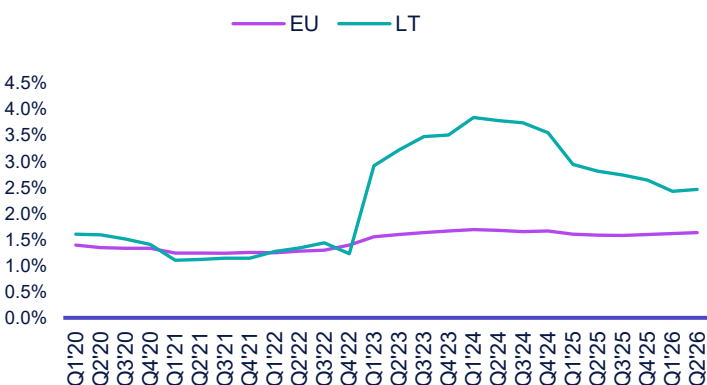
Cost of Risk %



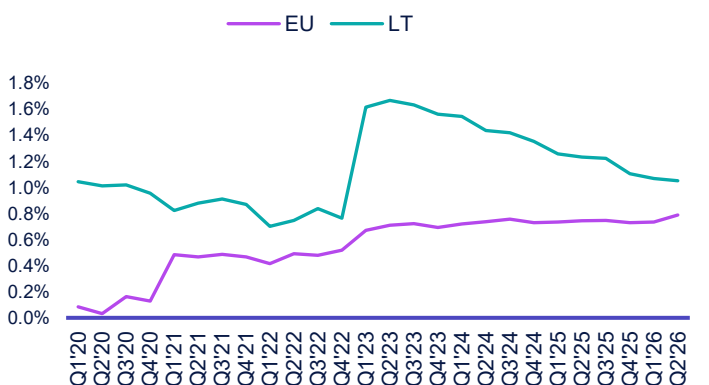
Loan to Deposit Ratio %



NIM %



ROA %



Lithuania: Sound Fundamentals and Solid Growth



Membership in prominent organisations of economic integration and security (EU, NATO, OECD)



Competitive, Western-oriented economic growth model



Front-runners according to the business climate measures



Sound and balanced credit risk profile



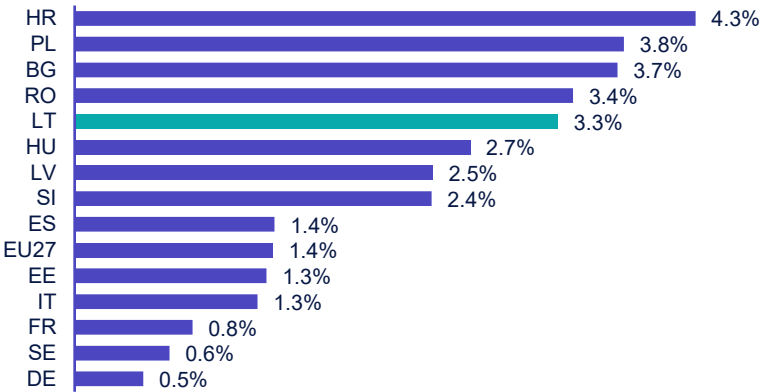
Still catching-up: faster growth and higher yield potential



Key Facts (2025)

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

Real GDP Growth (% CAGR 2015-2025)

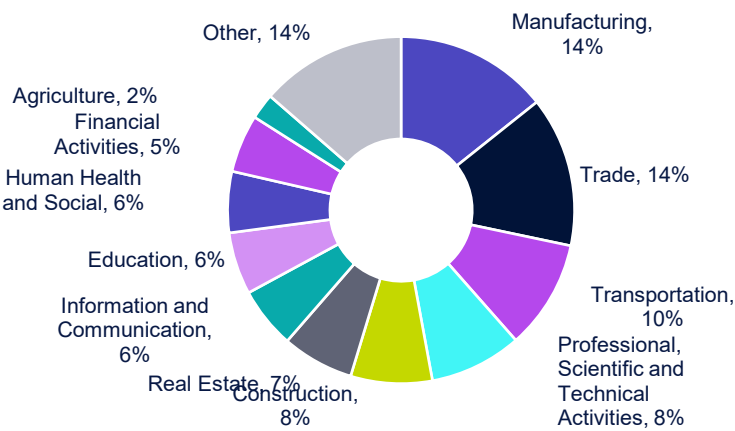


Source: IMF, ECB Data Warehouse, Eurostat
Notes:
(1) Moody's / Standard & Poor's / Fitch Ratings
(2) As percentage of GDP

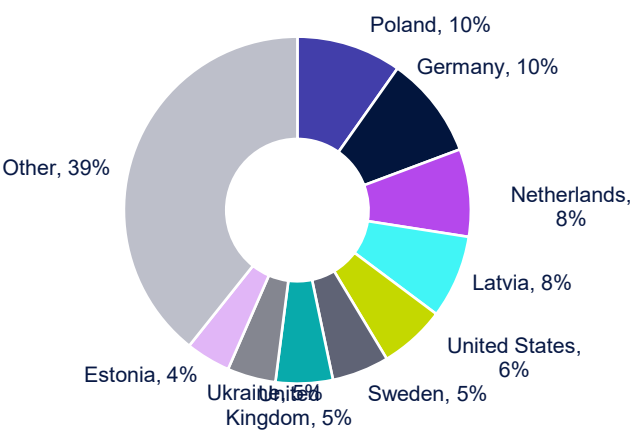


Lithuania's Economy: Structure

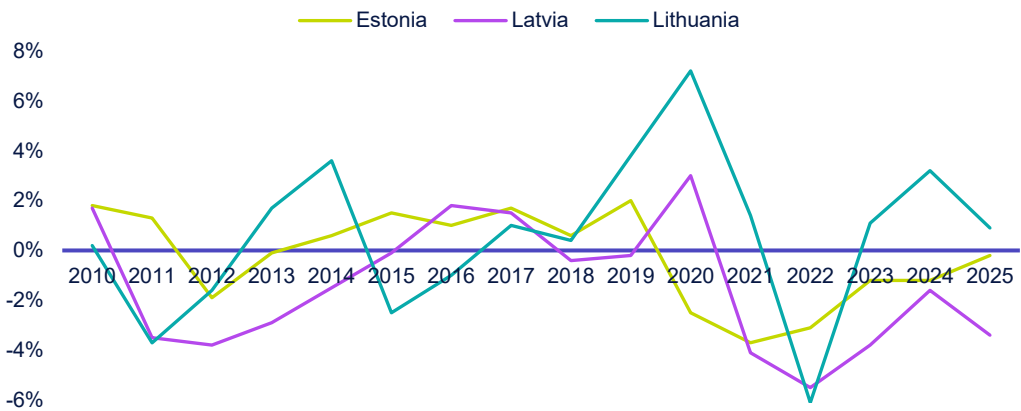
Gross Value Added By Industry (2025)



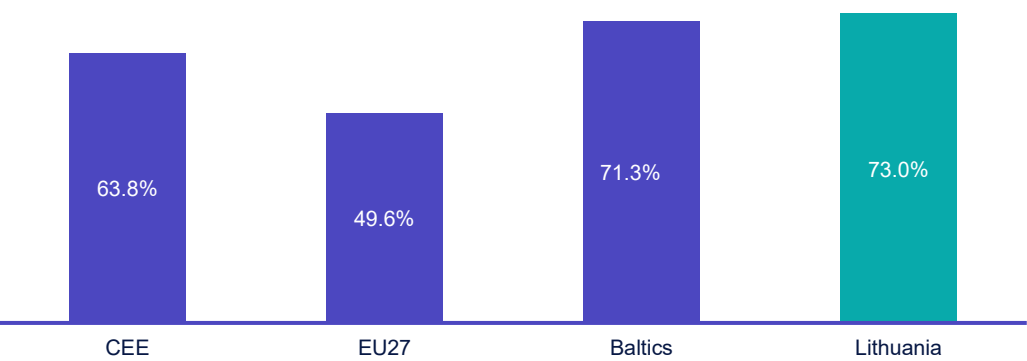
Lithuanian Origin Export Structure By Country (2025)



Current Account Balance (ratio to GDP, %)



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



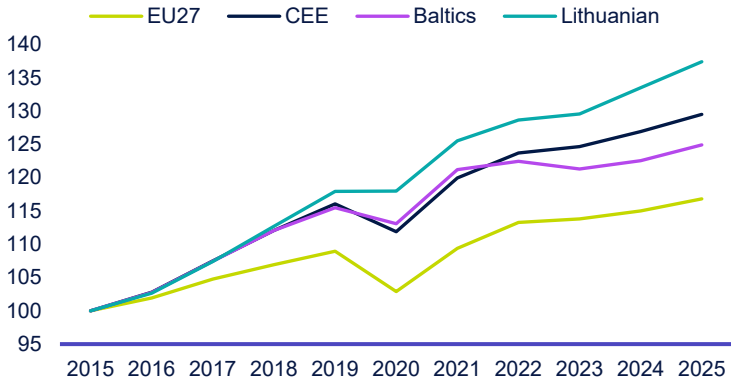
Source: Eurostat
CEE – Bulgaria, Czechia, Estonia, Croatia, Latvia, Lithuania, Hungary, Poland, Romania, Slovenia, Slovakia



Lithuania's Economy: Sound Pace of Convergence

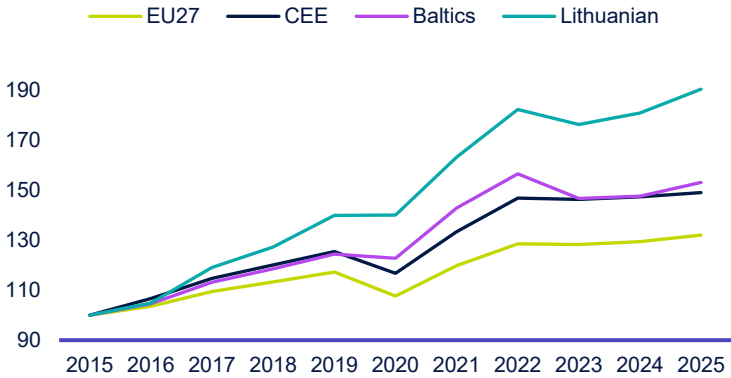
Real GDP

SCDA Index (2015=100), %



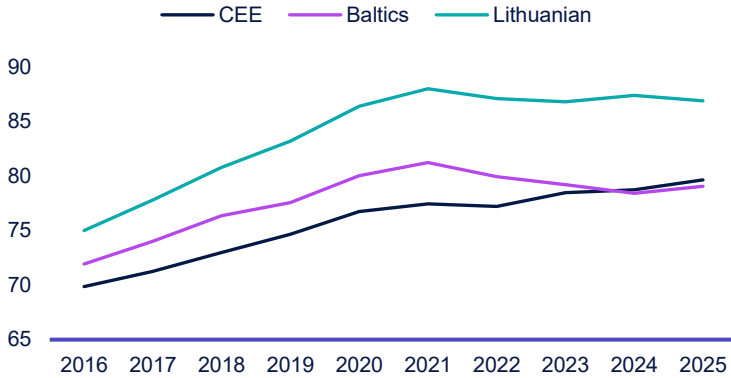
Exports of Goods and Services

(2015=100), %



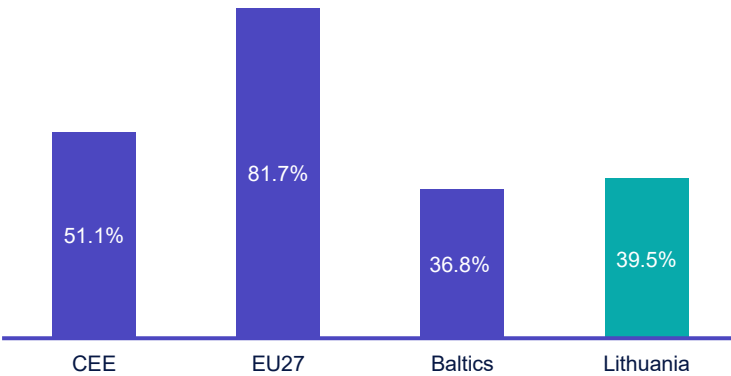
GDP Per Capita in PPS

EU-27=100, %

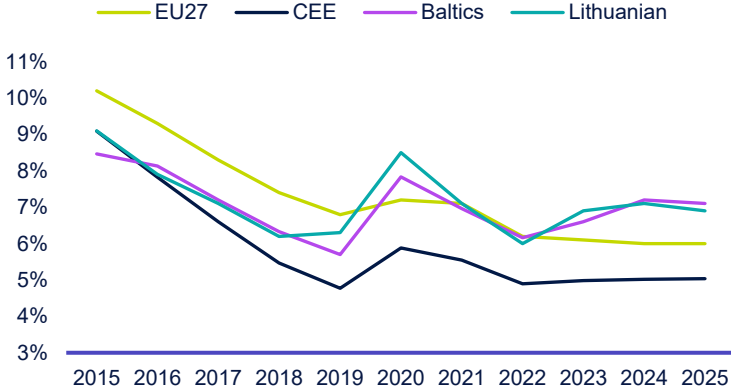


Government Debt to GDP Ratio

(2025)

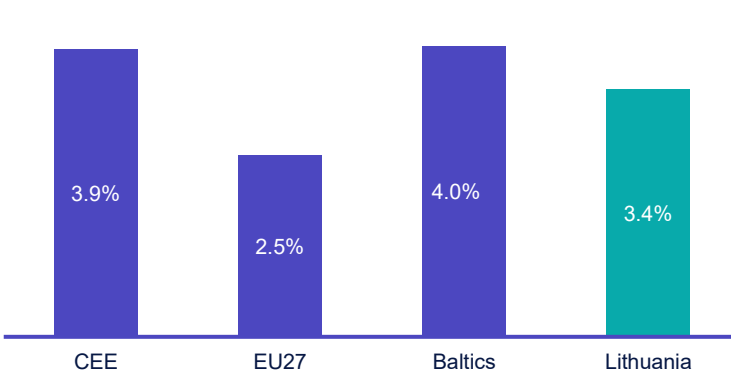


Unemployment Rate



Inflation

Average Annual HICP Inflation Rate (Dec-25)



Debt Securities in Issue

Type	ISIN Code	Volume of Issue	Interest rate	Maturity	Issue date	Currency
Senior Preferred	XS3191554495	300,000,000	3.74%	Jul 10, 2029	Oct 7, 2025	EUR
Senior Preferred	XS3025213102	300,000,000	4.60%	Jun 25, 2030	Mar 25, 2025	EUR
AT1	XS2922133363	50,000,000	8.75%	Oct 17, 2029	Oct 17, 2024	EUR
Senior Preferred	XS2887816564	300,000,000	4.85%	Dec 5, 2028	Sep 5, 2024	EUR
Subordinated	LT0000409013	25,000,000	7.70%	May 22, 2034	May 22, 2024	EUR
Subordinated	LT0000407751	50,000,000	10.75%	Jun 22, 2033	Jun 12, 2023	EUR



Management Board



Tomas Varenbergas

- Chief Executive Officer
- Chairman of the Management Board

Artea Bankas:
10 years

Financial Industry:
19 years



Algimantas Gaulia

- Chief Risk Officer

Artea Bankas:
13 years

Financial Industry:
24 years

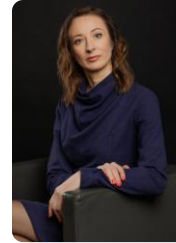


Rimvydas Mockus (Subject to ECB approval)

- Head of Corporate Clients

Artea Bankas:
15 years

Financial Industry:
22 years



Aurelija Geležiuinė

- Chief Compliance Officer

Artea Bankas:
14 years

Financial Industry:
17 years



Laura Križinauskienė

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

Artea Bankas:
2 years

Financial Industry:
21 years



Oleg Marofejev

- Chief Technology Officer

Artea Bankas:
1 year

Financial Industry:
22 years



Board of Directors (Supervisory Council)



Valdas Vitkauskas

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



Mindaugas Raila

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



Gintaras Kateiva

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



Tomas Okmanas

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



Darius Šulnis

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



Monika Nachyla

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



Ulrik Lackschewitz

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



John Michael Denhof

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



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General

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