

Here is the information on all costs and other payments related to certain investment and/or additional services and financial instruments that occur despite the inherent market risk. Investment and/or additional services are selectively selected for different asset classes for illustrative purposes. Costs and payments are presented by aggregating so that all costs and the cumulative effect of the costs on the return of investment could be estimated.

Costs and fees are estimated for a one-year investment in a zero-profit scenario assuming the investment is sold at the end of the year. Costs and fees are calculated based on the expected amount of the investment and the investment period, and the information provided is based on the Bank's applicable rates and data from third parties. Actual amounts may deviate from the estimates, as actual costs will depend on the particular financial instrument and market and may depend on trading volume. The cost of investment and / or ancillary services is incurred directly, and the cost of the financial instrument reflects the fees included in the price of the financial instrument and reduces it by this amount.

The amounts of the investment results are presented for illustrative purposes in order to show the total impact of the costs and associated fee returns on positive, neutral and negative activities scenarios when the investment is sold at the end of the investment period. These scenarios are not necessarily based on objective data analysis and should under no circumstances be considered as indicators for future outcomes. The geometric mean method, calculated using the formula $[(1+R_1) \times (1+R_2) \times (1+R_3) \dots \times (1+R_n)]^{1/n-1}$ is used to calculate the average return, where R - return on investment in year n; and n is the number of years.

The graphs provide information on the annual breakdown of costs over a five-year investment period in a zero-yield scenario with an investment of EUR 1,000.

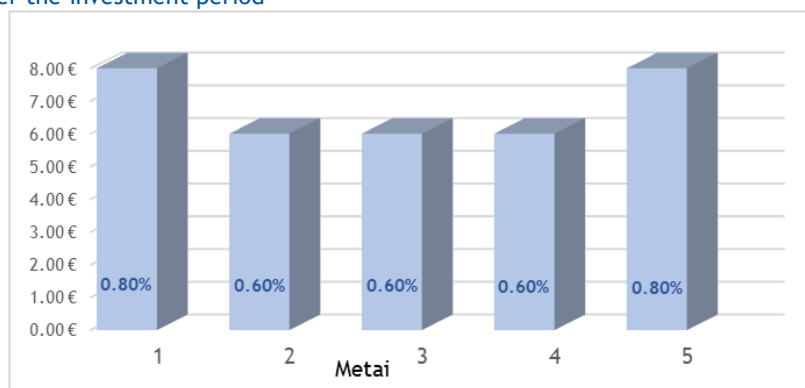
Stock trading - Investment costs and fees *

Invested amount		1 000 EUR	10 000 EUR
Investment and/or additional service costs		1.00%/10 EUR	0.46%/46 EUR
Initial fees	Transaction fees	0.20%/2 EUR	0.20%/20 EUR
Standing fees	Storage fees	0.60%/6 EUR	0.06%/6 EUR
Sale fees	Transaction fees	0.20%/2 EUR	0.20%/20 EUR
Financial instrument costs		0.00%/0 EUR	0.00%/0 EUR
Standing fees	Total cost indicator	0.00%/0 EUR	0.00%/0 EUR
Total costs		1.00%/10 EUR	0.46%/46 EUR

Cumulative effect of costs and fees

Annual return	Invested amount	Average annual return after cost deduction		
		Investment horizon		
		1 y.	3 y.	5 y.
5%	1 000 EUR	3,98%/39,80 EUR	4.28%/44.65 EUR	4.36%/47.48 EUR
	10 000 EUR	4,52%/451,71 EUR	4.80%/502.58 EUR	4.85%/533.40 EUR
0%	1 000 EUR	-1,00%/-10,00 EUR	-0.74%/-7.27 EUR	-0.69%/-6.73 EUR
	10 000 EUR	-0,46%/-46,00 EUR	-0.19%/-15.95 EUR	-0.14%/-10.79 EUR
-5%	1 000 EUR	-5,98%/-59,80 EUR	-5.77%/-54.33 EUR	-5.75%/-51.15 EUR
	10 000 EUR	-5,44%/-544,00 EUR	-5.19%/-492.02 EUR	-5.14%/-462.73 EUR

Distribution of costs over the investment period



* Rates applied by Šiaulių bankas AB for online stock trading on the Lithuanian exchange, securities safekeeping and other related fees are used for calculations, if applicable.

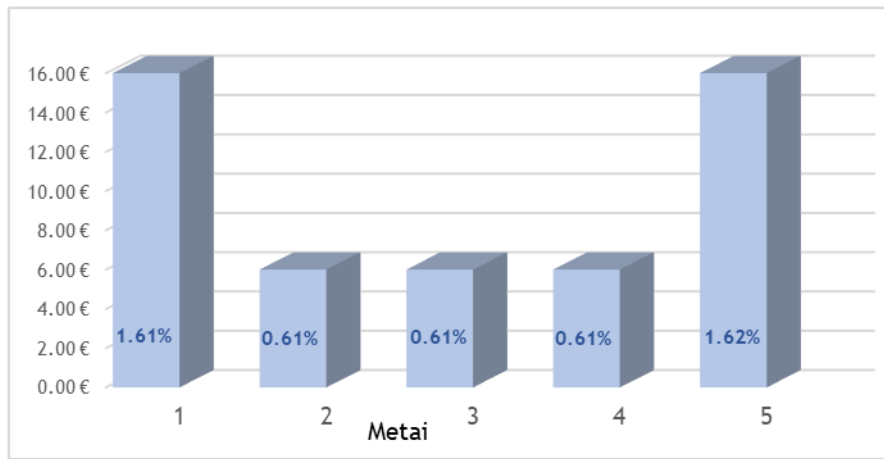
Bonds trading - Investment costs and fees **

Invested amount		1 000 EUR	10 000 EUR
Investment and/or additional service costs		2.60%/26 EUR	0.26%/26 EUR
Initial fees	Transaction fees	1.00%/10 EUR	0.10%/10 EUR
Standing fees	Storage fees	0.60%/6 EUR	0.06%/6 EUR
Sale fees	Transaction fees	1.00%/10 EUR	0.10%/10 EUR
Financial instrument costs		0.00%/0 EUR	0.00%/0 EUR
Standing fees	Total cost indicator	0.00%/0 EUR	0.00%/0 EUR
Total costs		2.60%/26 EUR	0.26%/26 EUR

Cumulative effect of costs and fees

Annual return	Invested amount	Average annual return after cost deduction Investment horizon		
		1 y.	3 y.	5 y.
5%	1 000 EUR	2.35%/23.50 EUR	3.76%/38.73 EUR	4.06%/43.65 EUR
	10 000 EUR	4.73%/473.21 EUR	4.87%/510.86 EUR	4.90%/539.06 EUR
0%	1 000 EUR	-2.60%/-26.00 EUR	-1.28%/-11.54 EUR	-1.02%/-8.88 EUR
	10 000 EUR	-0.26%/-26.00 EUR	-0.13%/-11.54 EUR	-0.10%/-8.88 EUR
-5%	1 000 EUR	-7.55%/-75.50 EUR	-6.34%/-59.20 EUR	-6.13%/-53.89 EUR
	10 000 EUR	-5.26%/-525.50 EUR	-5.13%/-486.88 EUR	-5.11%/-460.21 EUR

Distribution of costs over the investment period



** Rates applied by AB Šiaulių bankas for trading on Lithuanian Government bond auctions on Nasdaq Vilnius Stock Exchange, securities safekeeping and other related fees are used for calculations, if applicable.

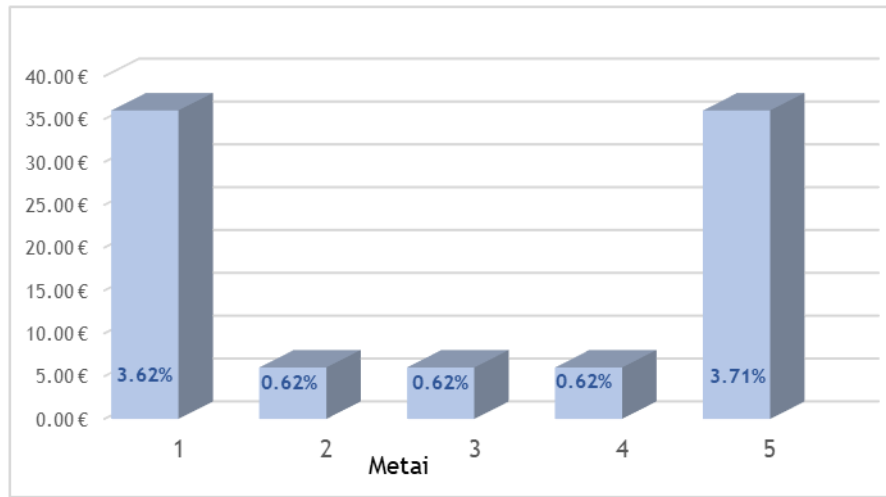
Trading with investment funds - Investment costs and fees ***

Invested amount		1 000 EUR	10 000 EUR
Investment and/or additional service costs		6.60%/66 EUR	1.18%/118 EUR
Initial fees	Transaction fees	3.00%/30 EUR	0.50%/50 EUR
Standing fees	Storage fees	0.60%/6 EUR	0.18%/18 EUR
Sale fees	Transaction fees	3.00%/30 EUR	0.50%/50 EUR
Financial instrument costs		1.50%/15 EUR	1.50%/150 EUR
Standing fees	Total cost indicator	1.50%/15 EUR	1.50%/150 EUR
Total costs		8.10%/81 EUR	2.68%/268 EUR

Cumulative effect of costs and fees

Annual return	Invested amount	Average annual return after cost deduction		
		Investment horizon		
		1 y.	3 y.	5 y.
5%	1 000 EUR	-1.75%/17.50 EUR	2.41%/21.11 EUR	3.72%/38.49 EUR
	10 000 EUR	3.79%/378.69 EUR	4.46%/465.15 EUR	4.60%/502.43 EUR
0%	1 000 EUR	-6.60%/-66.00 EUR	-2.67%/-19.81 EUR	-1.87%/-12.29 EUR
	10 000 EUR	-1.18%/-117.91 EUR	-0.53%/-45.80 EUR	-0.41%/-33.89 EUR
-5%	1 000 EUR	-11.45%/-114.50 EUR	-7.77%/-70.23 EUR	-7.06%/-59.54 EUR
	10 000 EUR	-6.15%/-615.41 EUR	-5.53%/-521.89 EUR	-5.43%/-485.09 EUR

Distribution of costs over the investment period



*** Rates applied by Šiaulių bankas for trade in stocks and balanced investment funds, securities safekeeping and other related fees are used for calculations, if applicable. It is assumed that the funds are registered in Luxembourg and the total cost indicator, which is included in the price of the financial instrument, is 1.5%.