

ŠIAULIŲ BANKAS AB SUSTAINABILITY RISK INFORMATION

In this document, Šiaulių bankas AB (hereinafter – **the Bank**) provides information related to sustainability under sustainable finance disclosure regulation (EU) 2019/2088 of the European Parliament and the Council of November 27, 2019 (**SFDR**).

ASSESSMENT OF MAIN ADVERSE IMPACTS ON SUSTAINABILITY FACTORS

The Bank has approved and applies *Responsible investment regulation* in which stated that as a financial advisor in the distribution of unit-linked life insurance, the Bank plays a minimal role in advising on insurance matters, and it does not currently consider the main adverse impacts on sustainability factors. The Bank, as financial advisor, intends to address the key negative impacts on sustainability in case of an increase in insurance advice.

TRANSPARENCY OF REMUNERATION POLICY WITH REGARD TO SUSTAINABILITY RISKS

The Bank published and follows a Remuneration policy that is in line with the chosen objectives and risk strategy of the Bank's group of companies, including the expected objectives related to ESG risk, values and organizational culture, risk culture. The Remuneration policy is published on the Bank's website.

PRE-CONTRACTUAL INFORMATION ON SUSTAINABILITY RISK

The Bank, as an insurance intermediary, is not provided with this document when concluding a contract with a customer for unit-linked life insurance, and the insurance company is provided with information on sustainability risk as pre-contractual information, which is also considered an integral part of the consultation process.