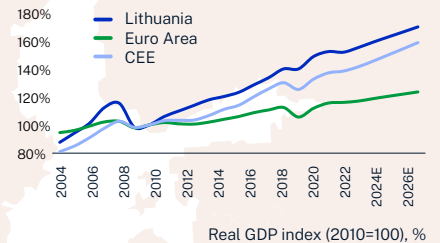


A Profitably Growing Lithuanian Banking Franchise

Company Profile

- The largest independently-owned financial institution in Lithuania
- The oldest operating bank in Lithuania with the widest branch network and the best client service
- Over 1,100 dedicated and experienced financial professionals
- Full-suite product offering with >50 banking, asset management and life insurance products
- The bank is primarily funded by sticky local deposits
- Supervised by ECB and rated Baa1 by Moody's with Stable outlook
- Listed on the Nasdaq Baltic Stock Exchange since 1994 (ticker: SAB1L)

Strong Growth Economy



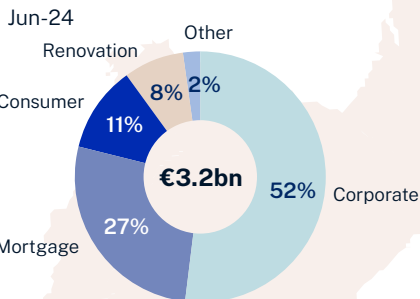
Key Figures (H1'24)



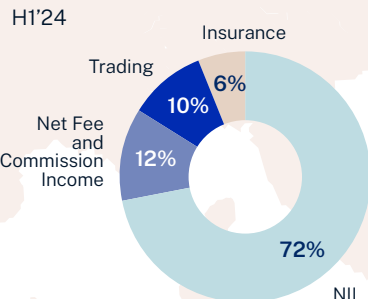
Population	2.9 million
Nominal GDP	€72 billion
Credit Ratings	A2 / A / A
GDP/Capita in PPS	83% of EU avg.
Public Debt	36% of GDP

Differentiated and Diversified Business Mix

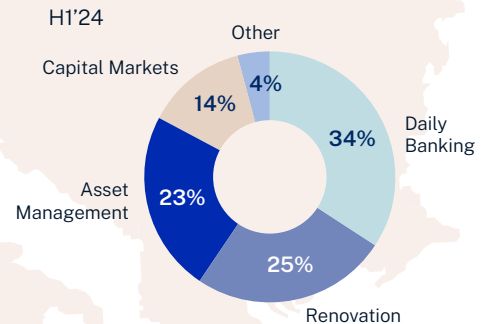
Loan Book



Revenue

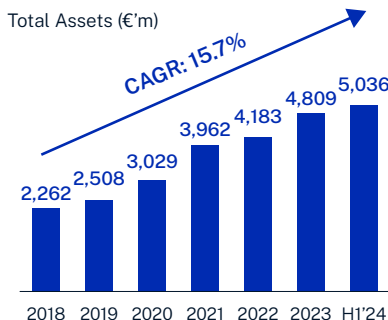


Net Fee and Commission Income

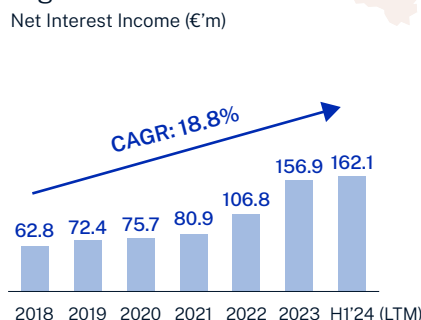


Proven Track Record of Profitable Growth

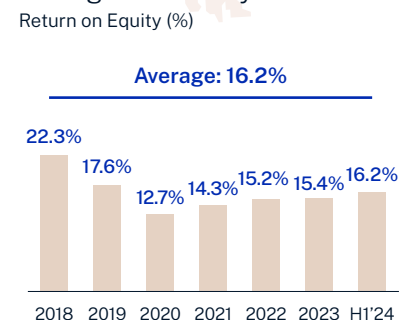
Substantial Scale



High Growth



Strong Profitability



Robust Balance Sheet



Our Ambition: The Best Bank in Lithuania by 2029

The Best Bank in Lithuania by 2029

- The bank that provides the best client experience in Lithuania
- The best known and most beloved brand in the Lithuanian banking sector by 2029
- Efficient growth, always exceeding the market
- Delivering 20+% rate of return for investors

Strategic Priorities

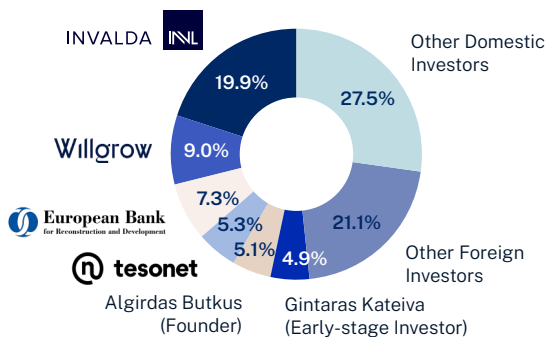
- **Rebranding** –striving to create a strong link between our brand and clients
- **Commitment to phygital** –bridging the physical and digital worlds to create leading client experience
- **New core banking platform** –new growth opportunities, improved efficiency and elevated client experiences
- **Customer centricity** –delivering exceptional client experiences while ensuring stringent compliance and focus on ESG standards

Key Financial Targets

		2024	2025	2026	2027-2029
Growth	Loan Book	€3.3bn	€3.7bn	€4.1bn	CAGR: ~8%
	Deposits	€3.3bn	€3.6bn	€4.0bn	CAGR: ~10%
	Total Operating Income	€202m	€211m	€243m	CAGR: ~10%
	Net Fee Income	€27m	€29m	€33m	CAGR: ~20%
Efficiency	C/I ratio	49.7%	53.2%	48.8%	Below 47.5%
Profitability	RoE	13.7%	13.1%	15.0%	Above 15.0%
Shareholder Returns	Minimum Payout Policy	25 % Dividends + Share Buy-backs			

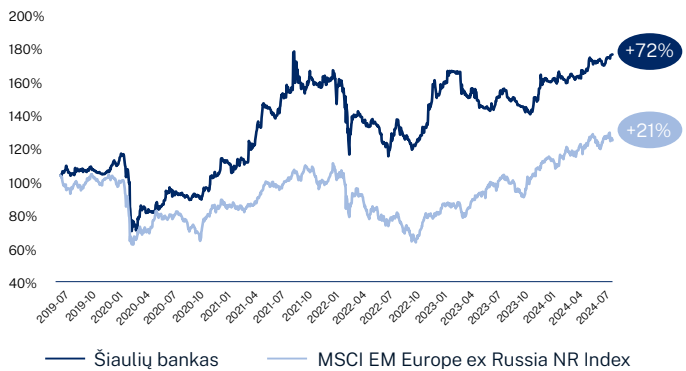
Shareholders Structure

Jun-24



Total Shareholders Returns

Šiaulių Bankas (SABIL) TSR Performance vs. Market Index – Last 5 Years



Data as of June 30, 2024

Share Information

Number of Shares	662,996,646
Market Capitalization	€ 457 million
Earnings per Share	0.07
Book Value per Share	0.84
Dividend Yield	7.0% ⁽¹⁾

Data as of June 30, 2024

(1) Calculated based on 2023 dividend and the share price as of June 30, 2024

Debt Securities Issue

Security name	Interest rate	Maturity	Type
SIAULIU BANKAS/BD 771 20251007	1.05%	Oct 7, 2025	Senior Preferred
SIAULIU BANKAS/BD 287 20291223	6.15%	Dec 23, 2029	Subordinated
SIAULIU BANKAS/BD 751 20330622	10.75%	Jun 22, 2033	Subordinated
SIAULIU BANKAS/BD 770 20340522	7.70%	May 22, 2034	Subordinated