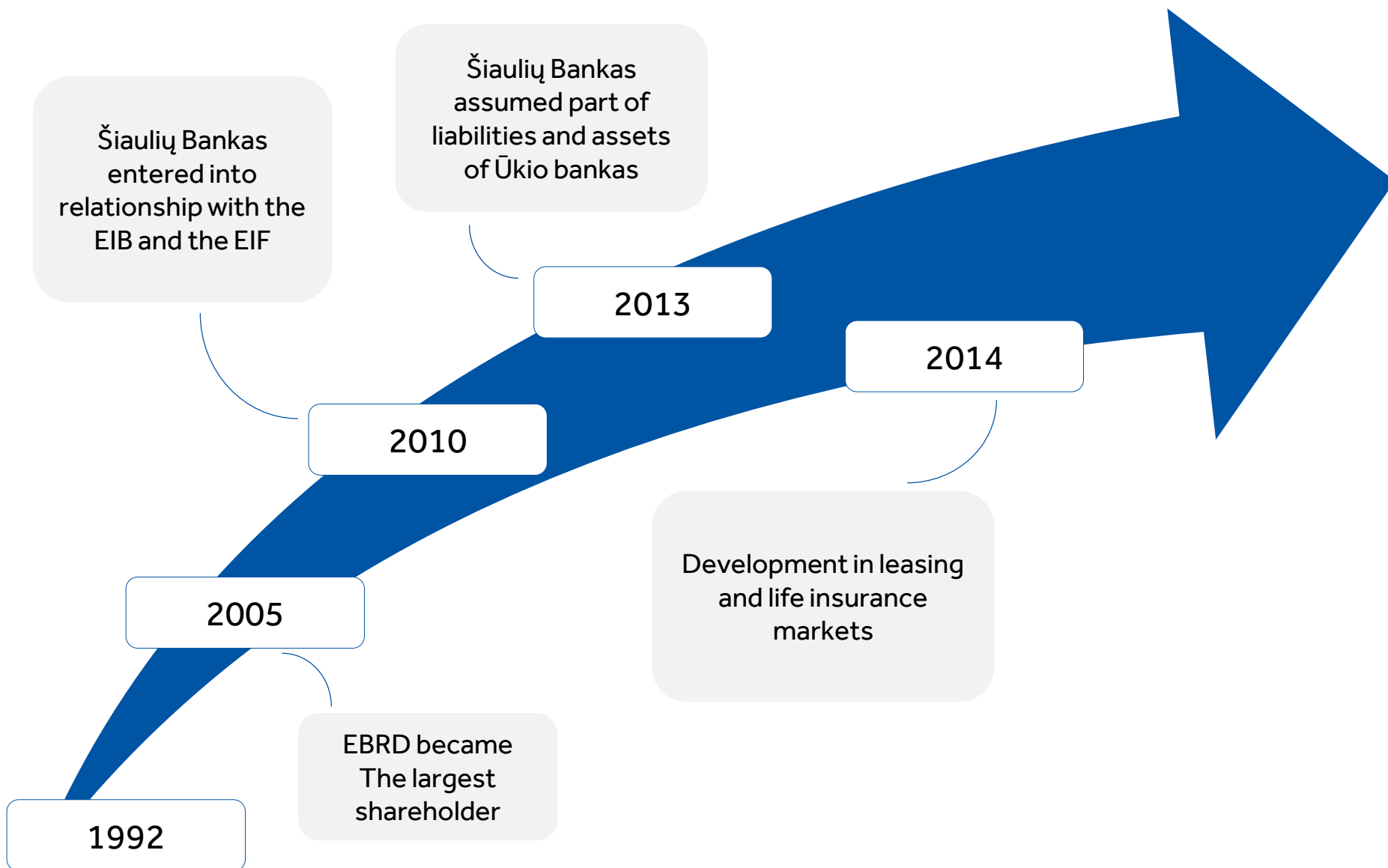





CEO Meets Investors

Vytautas Sinius

03/05/2016. Vilnius

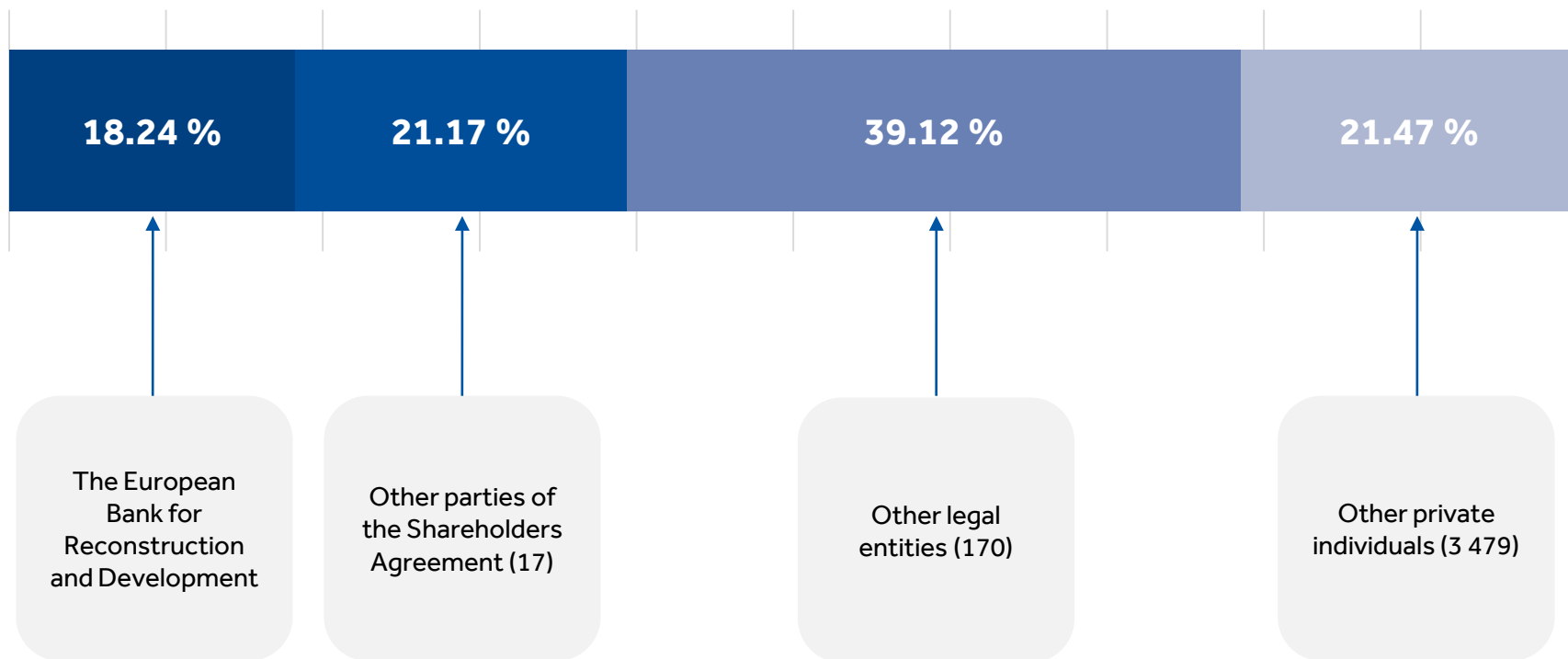




2015

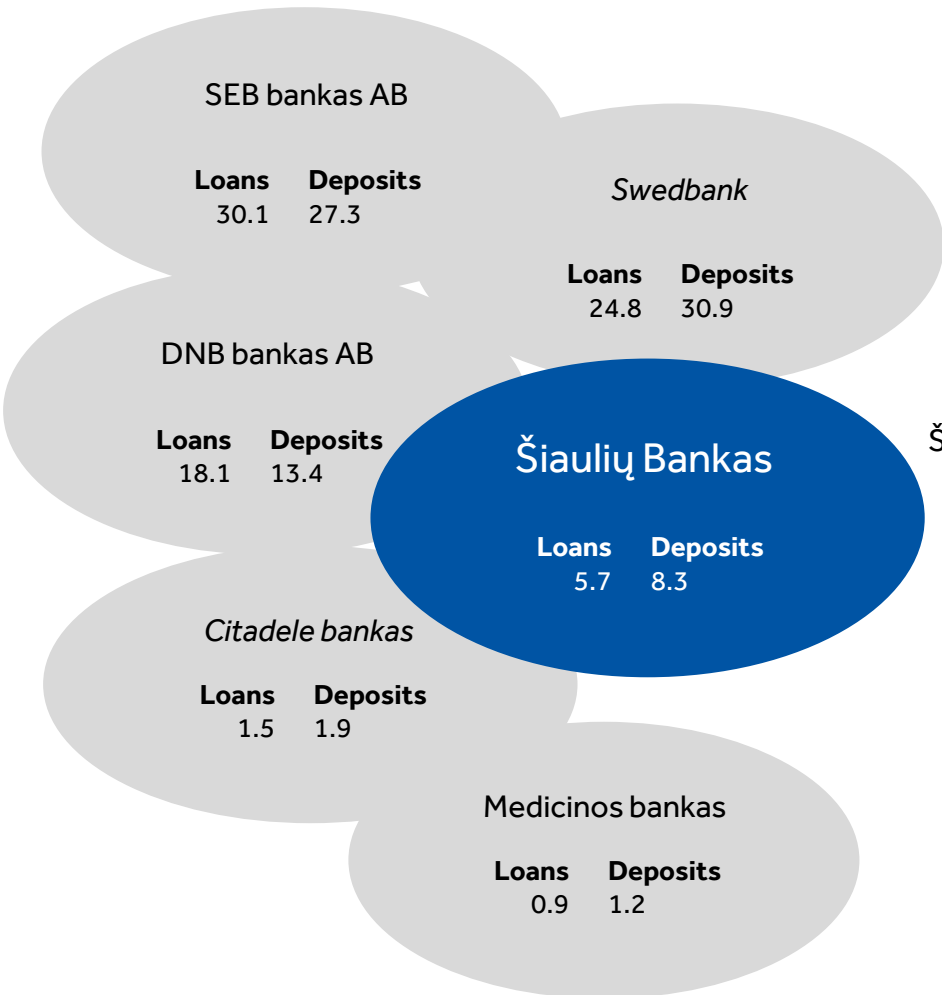
- The Group earned a net profit of EUR 23.8 million. the Bank - EUR 21.2 million
- The Group's loan portfolio increased by 17 % (EUR 135 million)
- Reorganization of the bank Finasta and brokerage firm Finasta was completed. companies merged with Šiaulių Bankas
- The Bank of Lithuania recognized Šiaulių Bankas as Other Systemically Important Institution (O-SII)
- Saving and investment services. Platform for trading in securities in the Baltic markets (to be started on 12 May 2016)
- *The Banker and Global Finance* awarded Šiaulių Bankas as the best bank in Lithuania

3 667 Shareholders

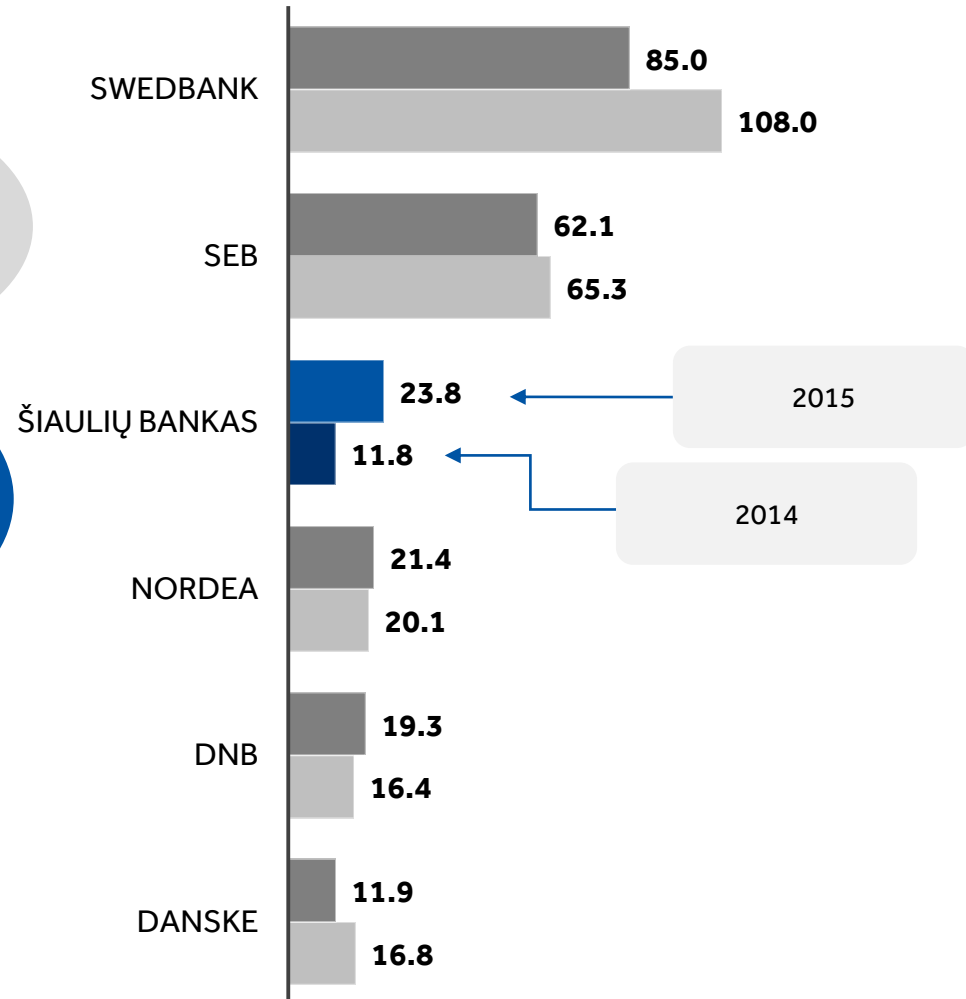


Share capital exceeds EUR 90 million

Market share



Net profit (mEUR)



Mission

We come from the same roots. By providing financial services, we increase the well-being of Lithuania's people and businesses, and we grow together with them.

Values

Trust. Professionalism.
Respect. Responsibility

Exclusivity

We are fast, simple, flexible and professional

Active marketing strategy related to the brand strengthening and re-branding had positive results:

- **remarkably increased brand awareness** - the bank has become easily recognized, well-known and recommended
- **increased customers' trust**
- mass media refers to the bank as the **fastest growing bank** in Lithuania
- according to the assessments of the Lithuanian market payers made in 2016 the bank is one of **the most promising** companies on the Baltic Stock Exchange with **great potential**.



Finance lease and consumer credits

SB Leasing

Life insurance

BONUM PUBLICUM

Investment management activities

Investicijų valdymas

Real estate management activities

Turto fondas. Minera. SBTF

Development of residential apartment area

Pavasaris



Participants
of Housing
Renovation
projects

Municipalities
and their
undertakings

SME

Small and
new
businesses.
farmers

Investing.
successful
career people

working
people of 40+
and their
family
members.
seniors

70
Branches



216
ATMs



Contact
center



861
Employees



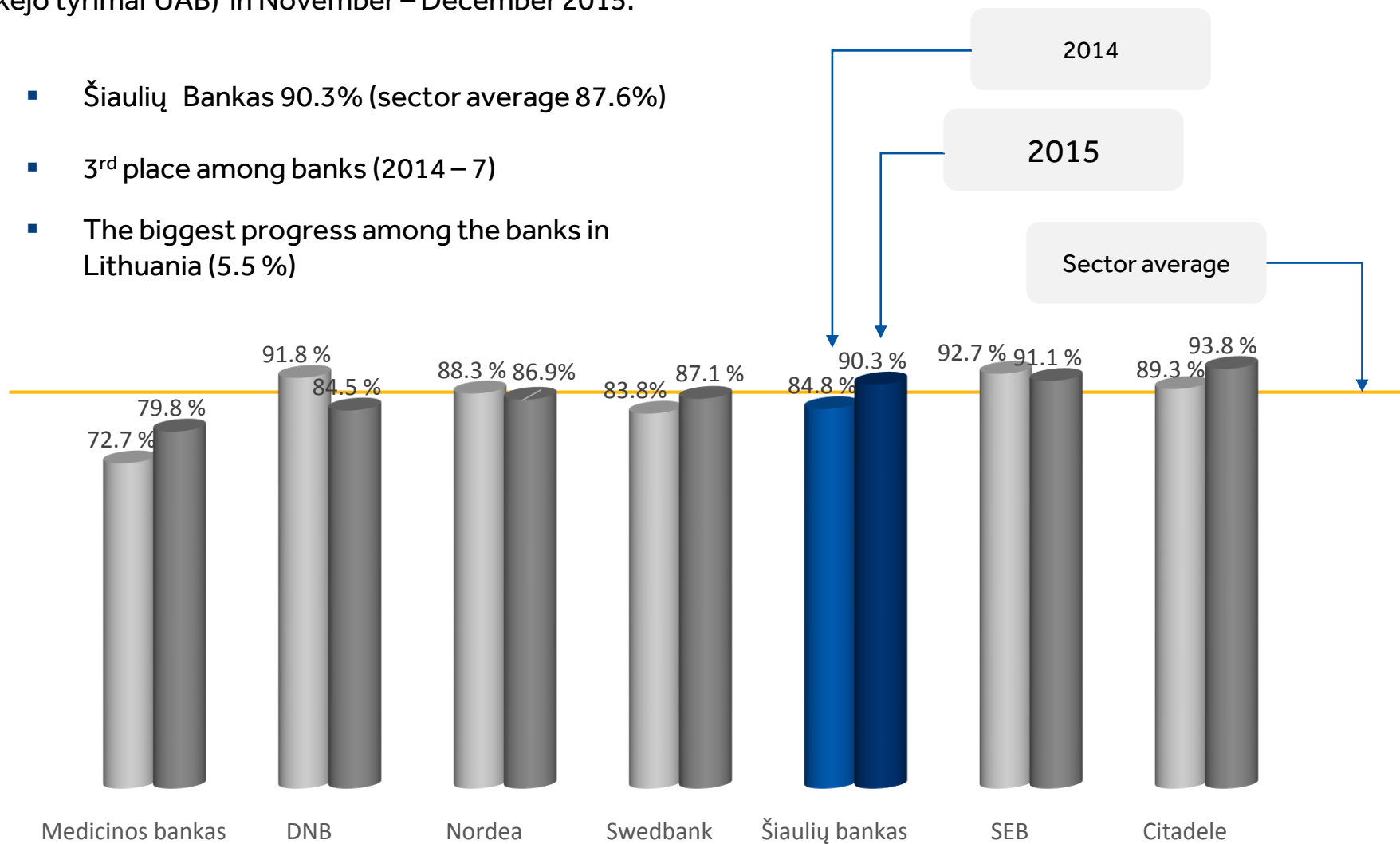
On-line
banking
system

APPs



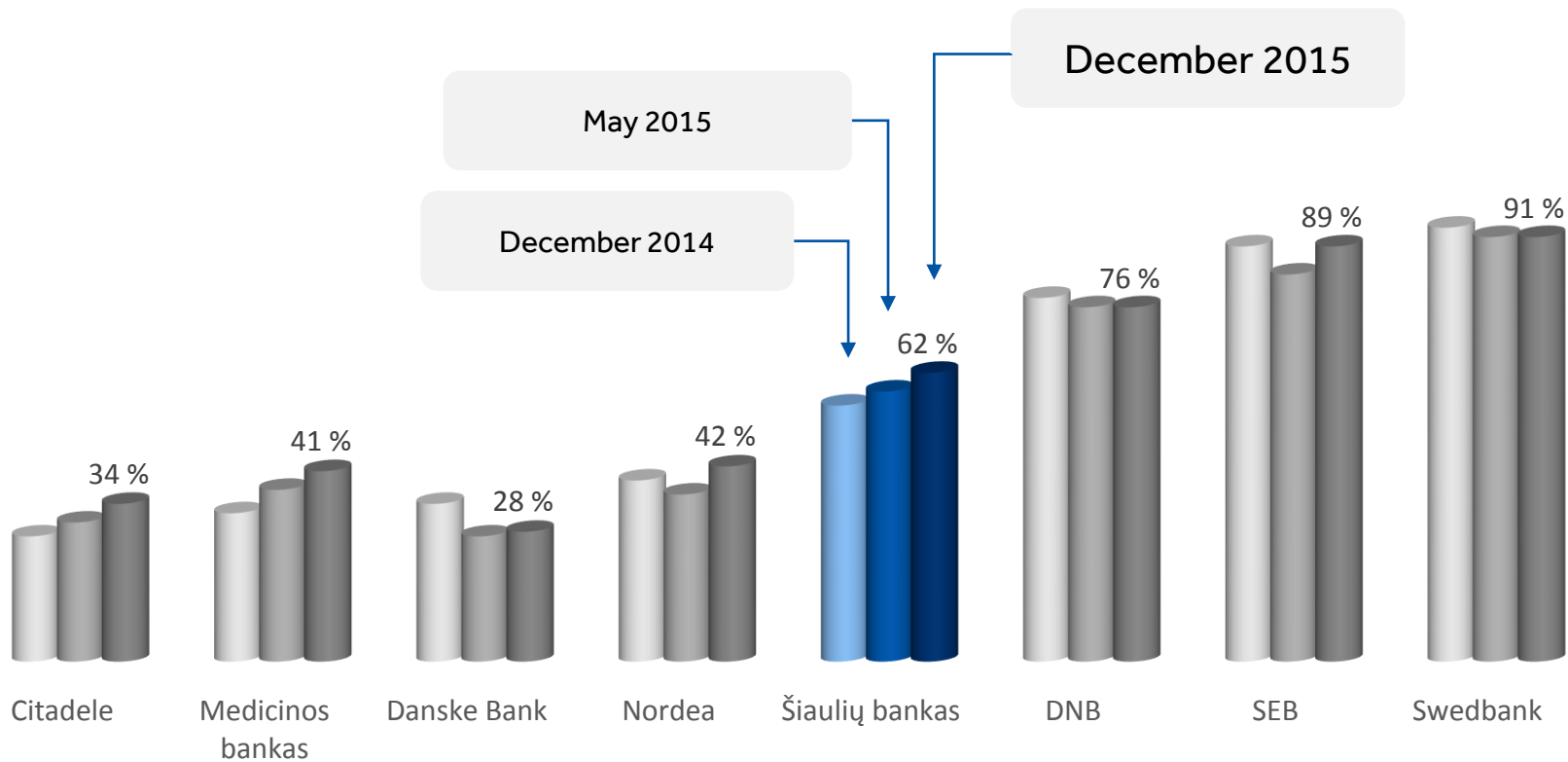
According to the research of customer service quality in banking sector conducted by Dive Lietuva (Slapto pirkėjo tyrimai UAB) in November – December 2015:

- Šiaulių Bankas 90.3% (sector average 87.6%)
- 3rd place among banks (2014 – 7)
- The biggest progress among the banks in Lithuania (5.5 %)



According to the research of Synopticom conducted on 23 December 2015 :

- Brand awareness of Šiaulių Bankas increased from 58% to 62%



Bank's accessibility
via various channels

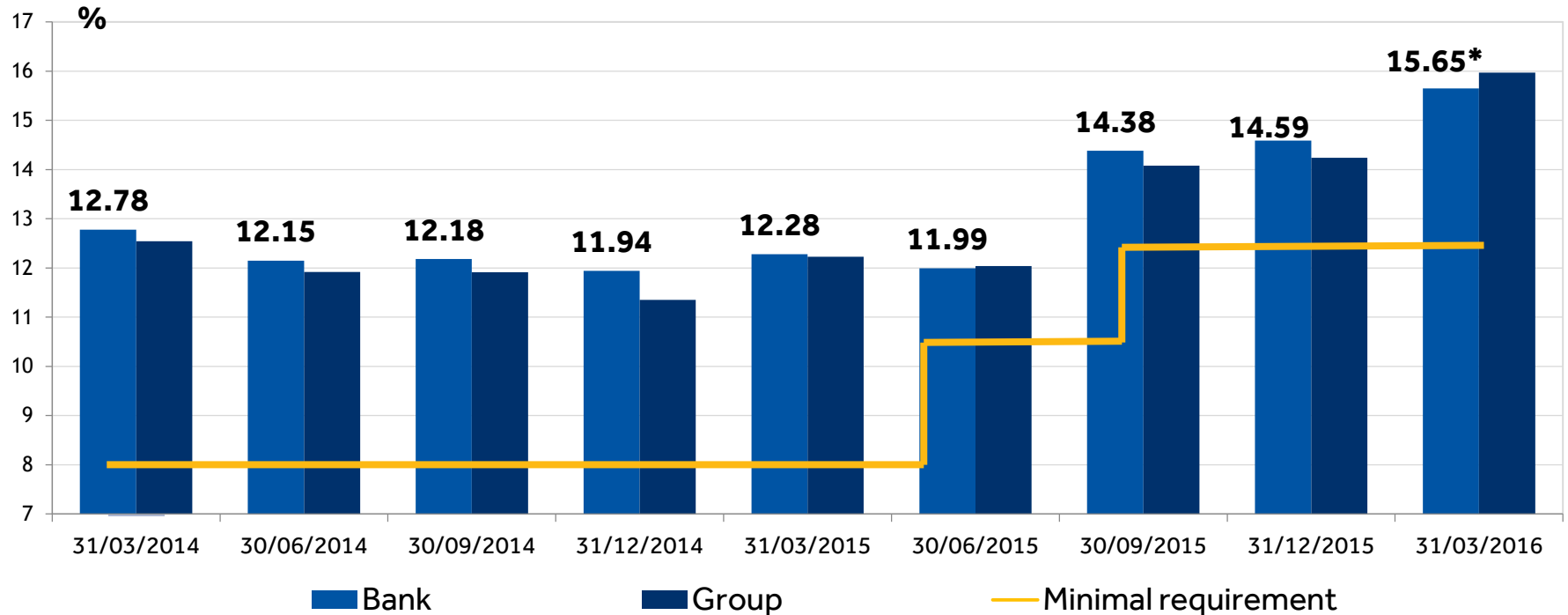
Wide range of
services.
Their suitability to
customers.

High quality of
servicing

Increasing bank
awareness

Consistently growing number of customers. In 2015:

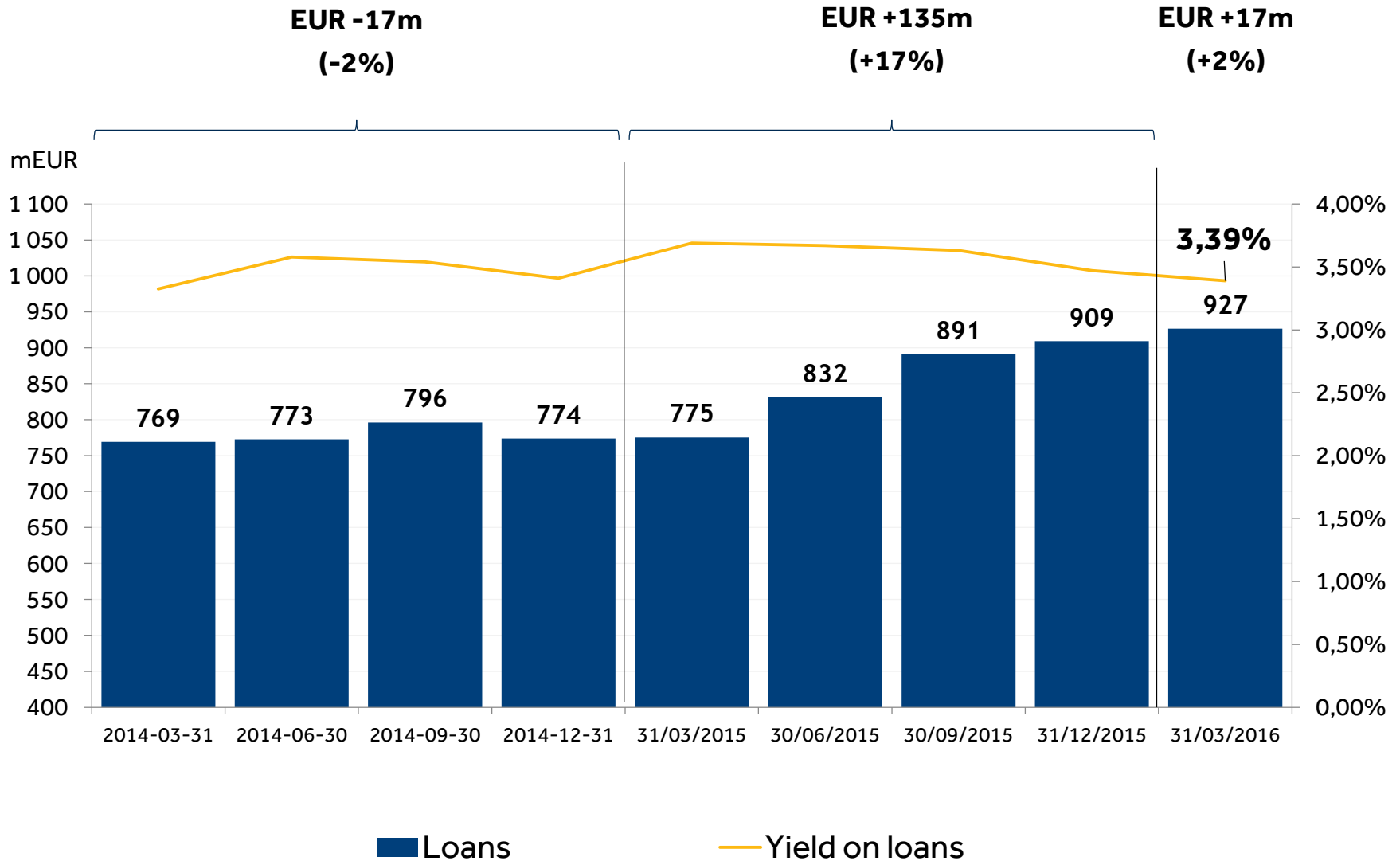
- The number of corporate clients increased by 9 per cent - up to 26 thou.
- The number of private clients increased by 7 per cent - up to 361 thou.

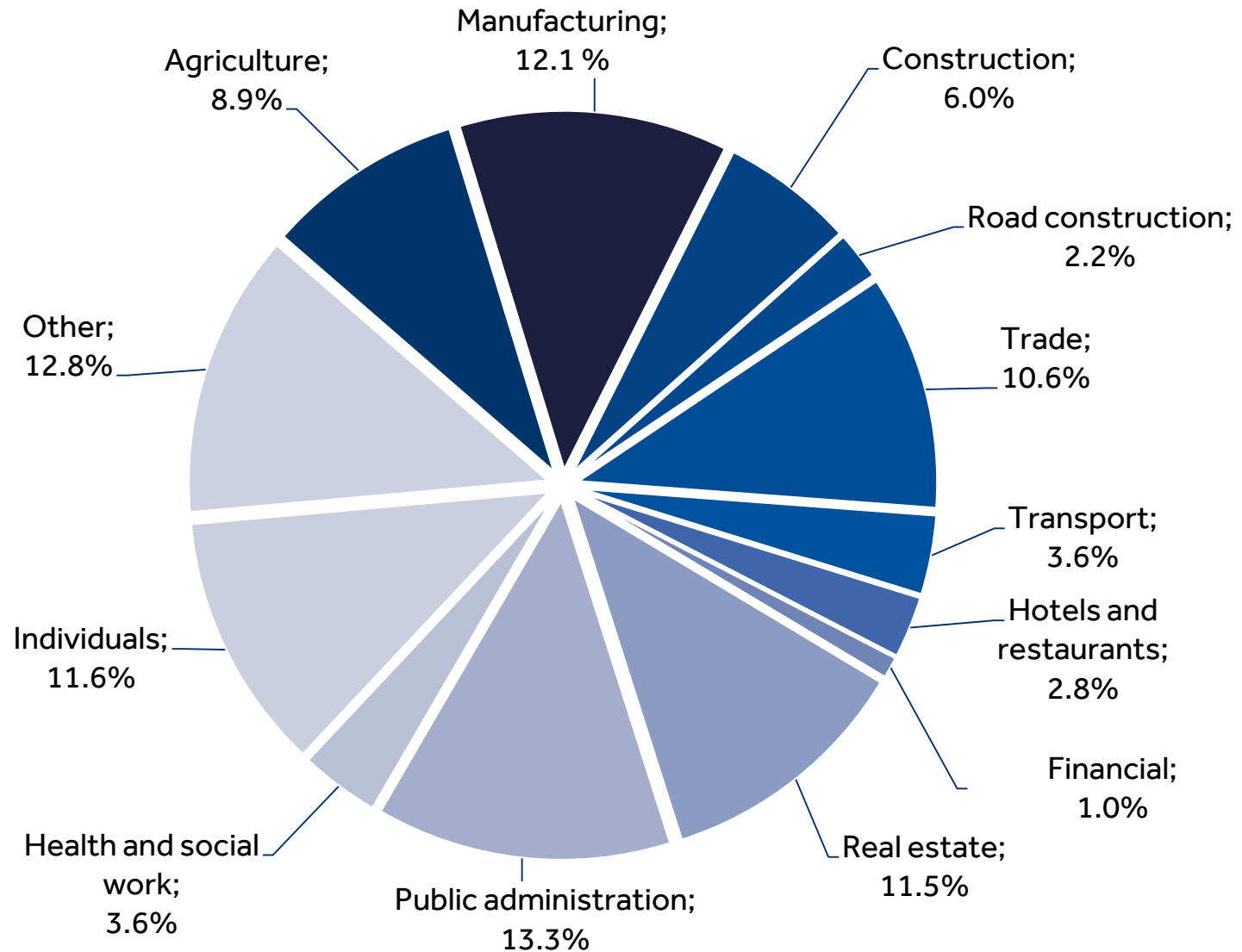


Capital buffers:

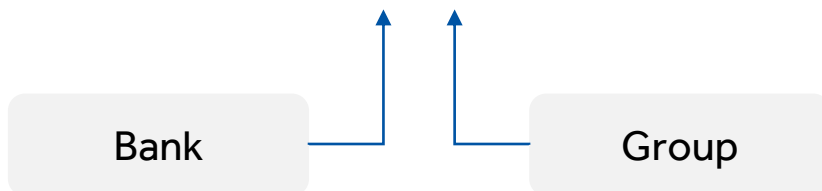
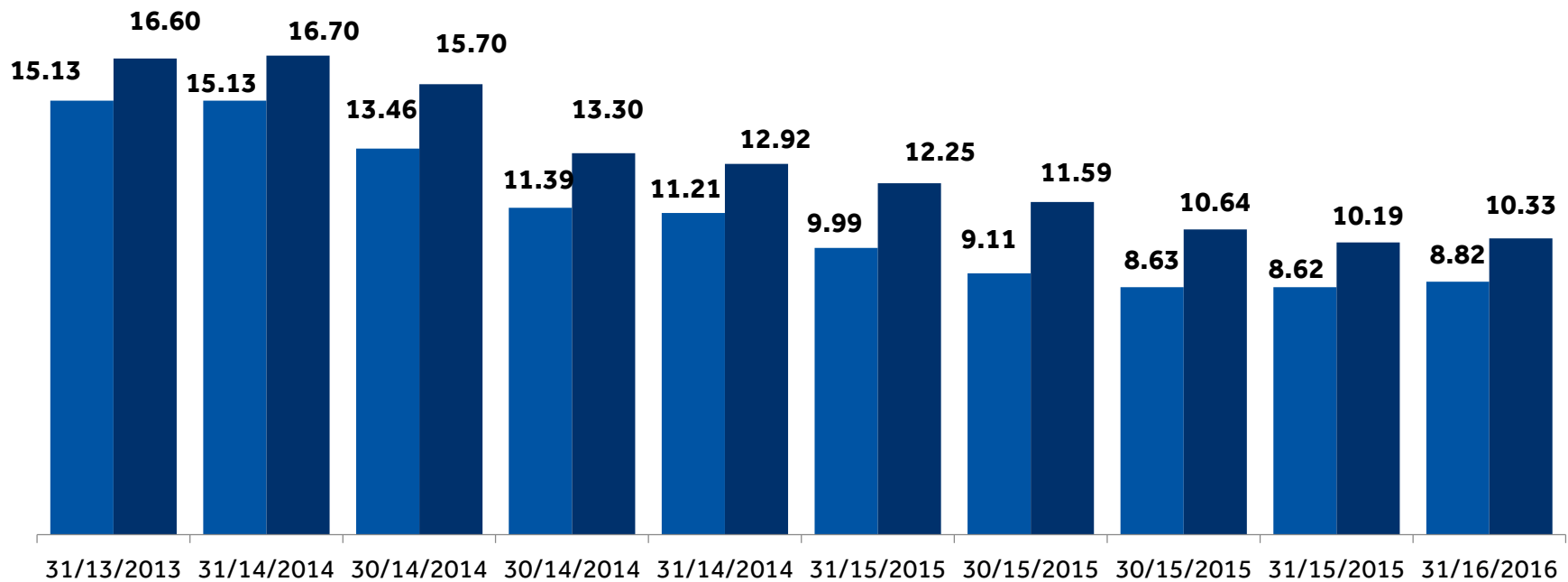
- Countercyclical capital buffer: rate currently applied in Lithuania is 0%;
- Capital conservation buffer: rate of 2.5% is applied;
- Additional capital requirement of 2.0% (this requirement is subject to annual review in the process of supervisory review and evaluation (SREP));
- On 17/12/2015 the Bank of Lithuania recognized Šiaulių Bankas **O-SII** – an extra buffer of 0.5% will apply to the Bank starting from 31 December 2016.

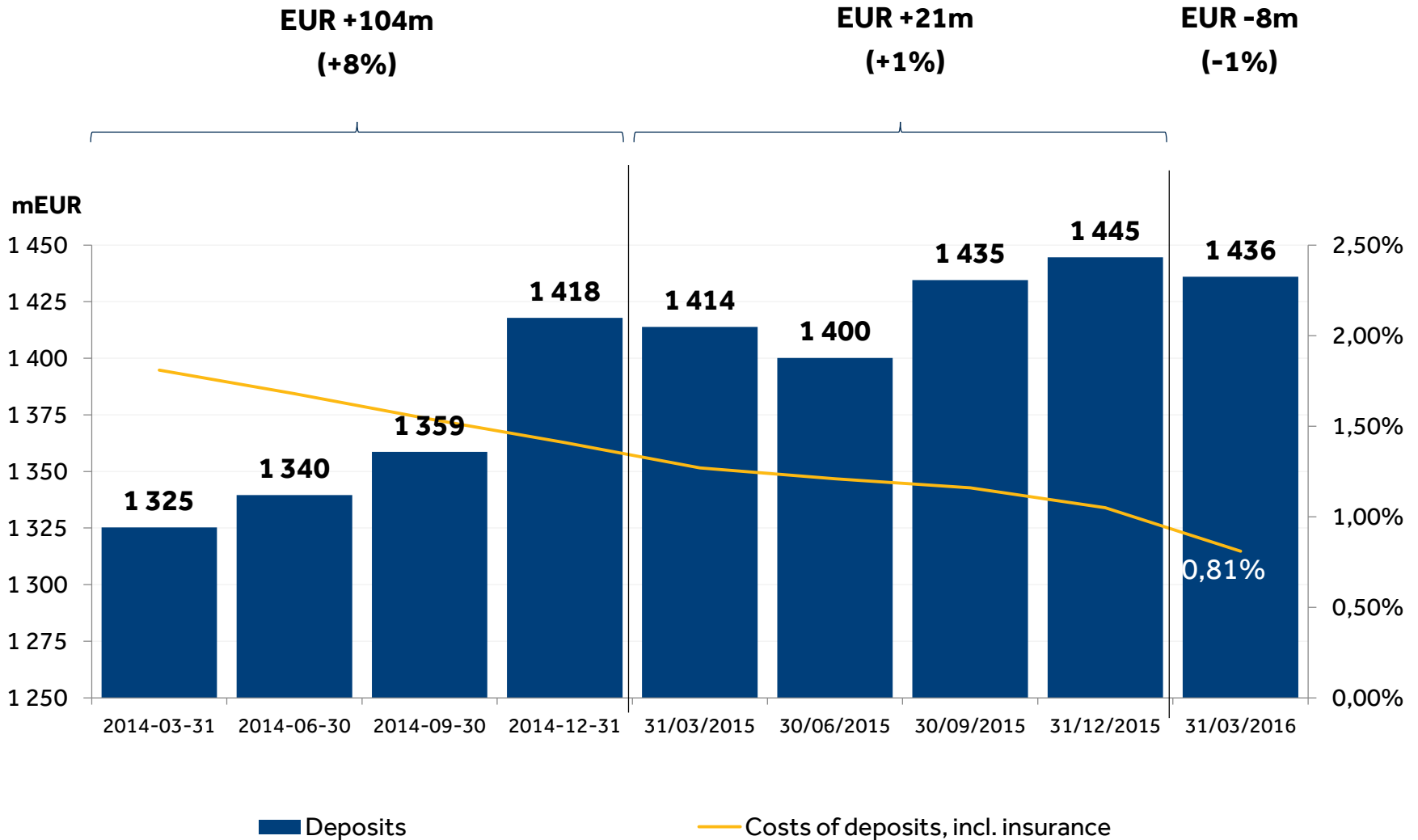
* According to preliminary data.

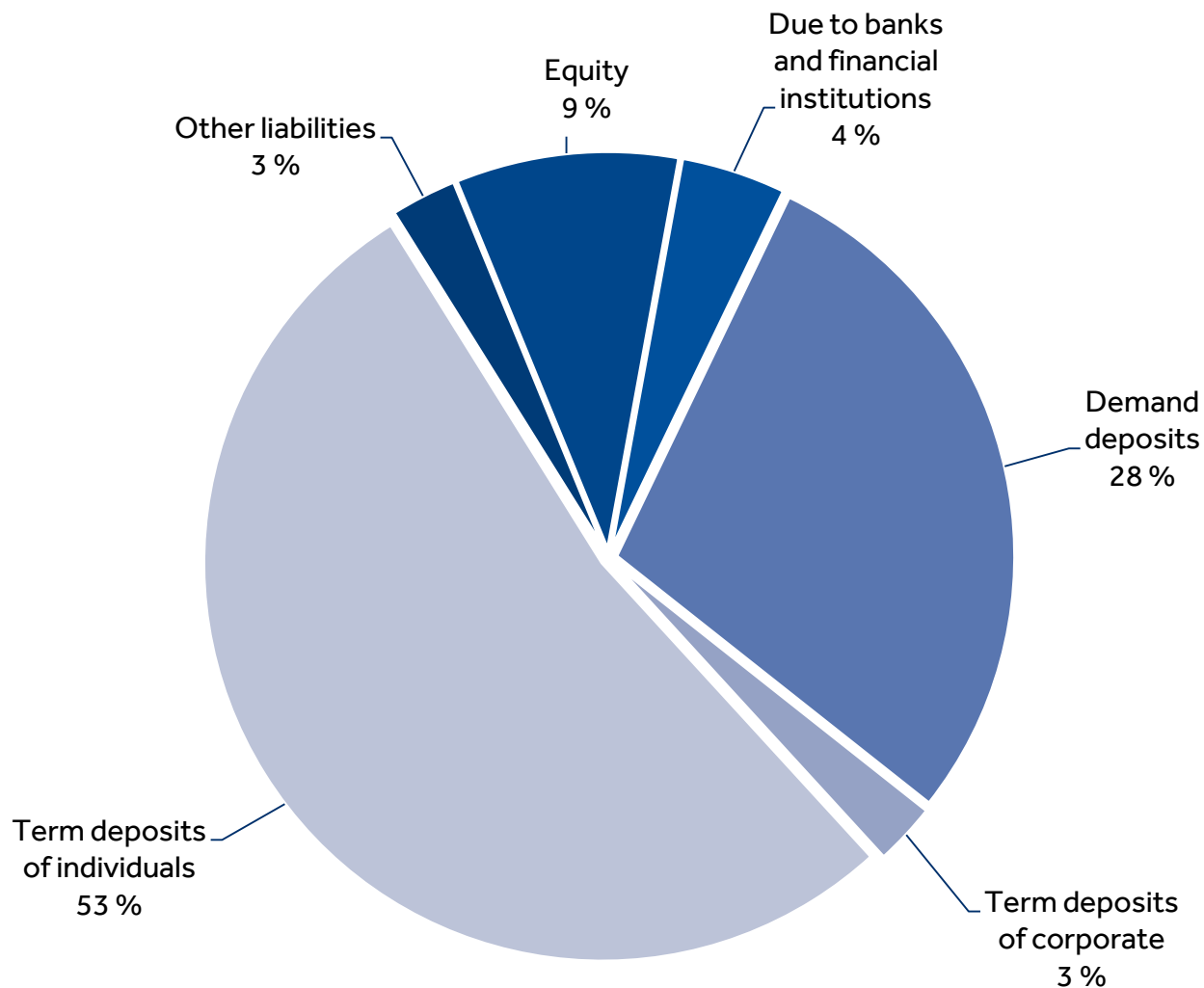




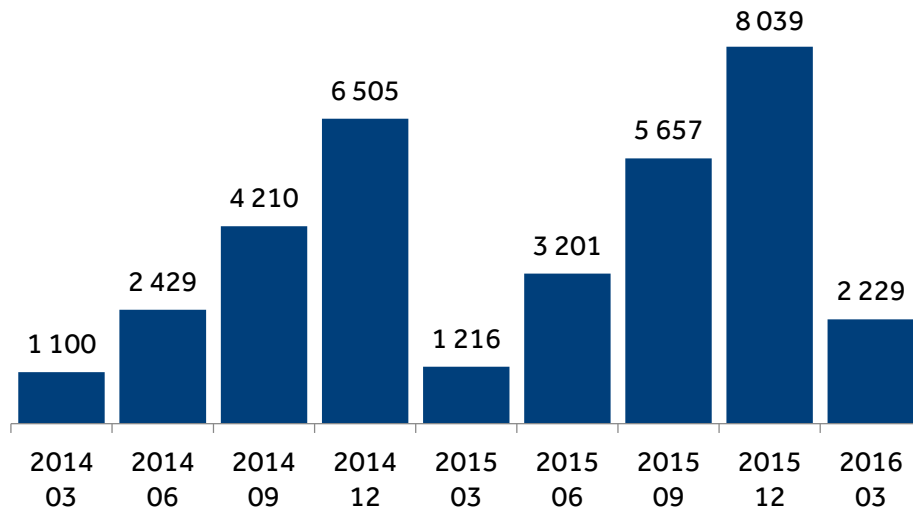
NPL impaired+not impaired but past due more than 60 days



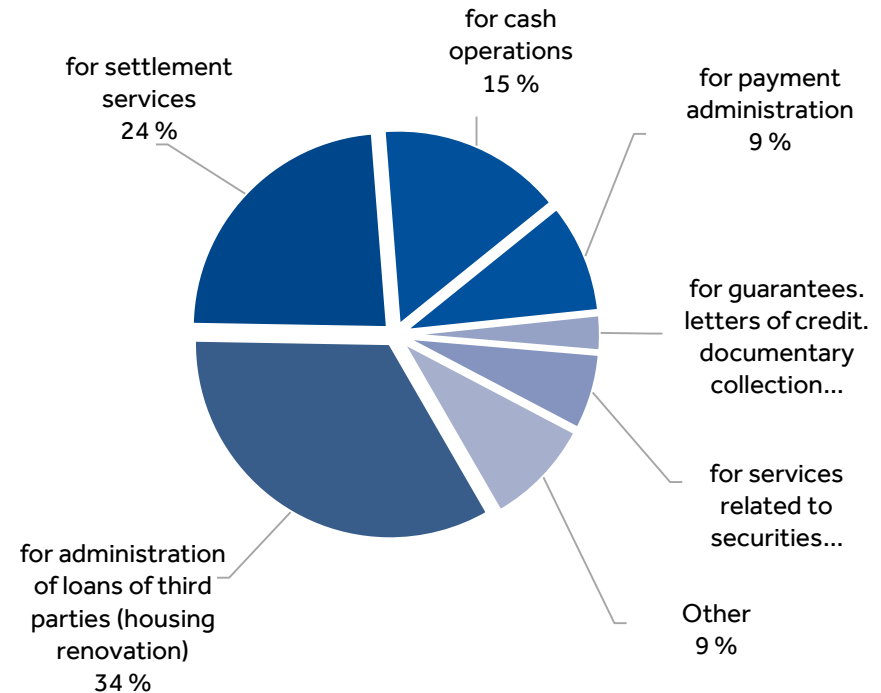




Net fee and commission income (kEUR)



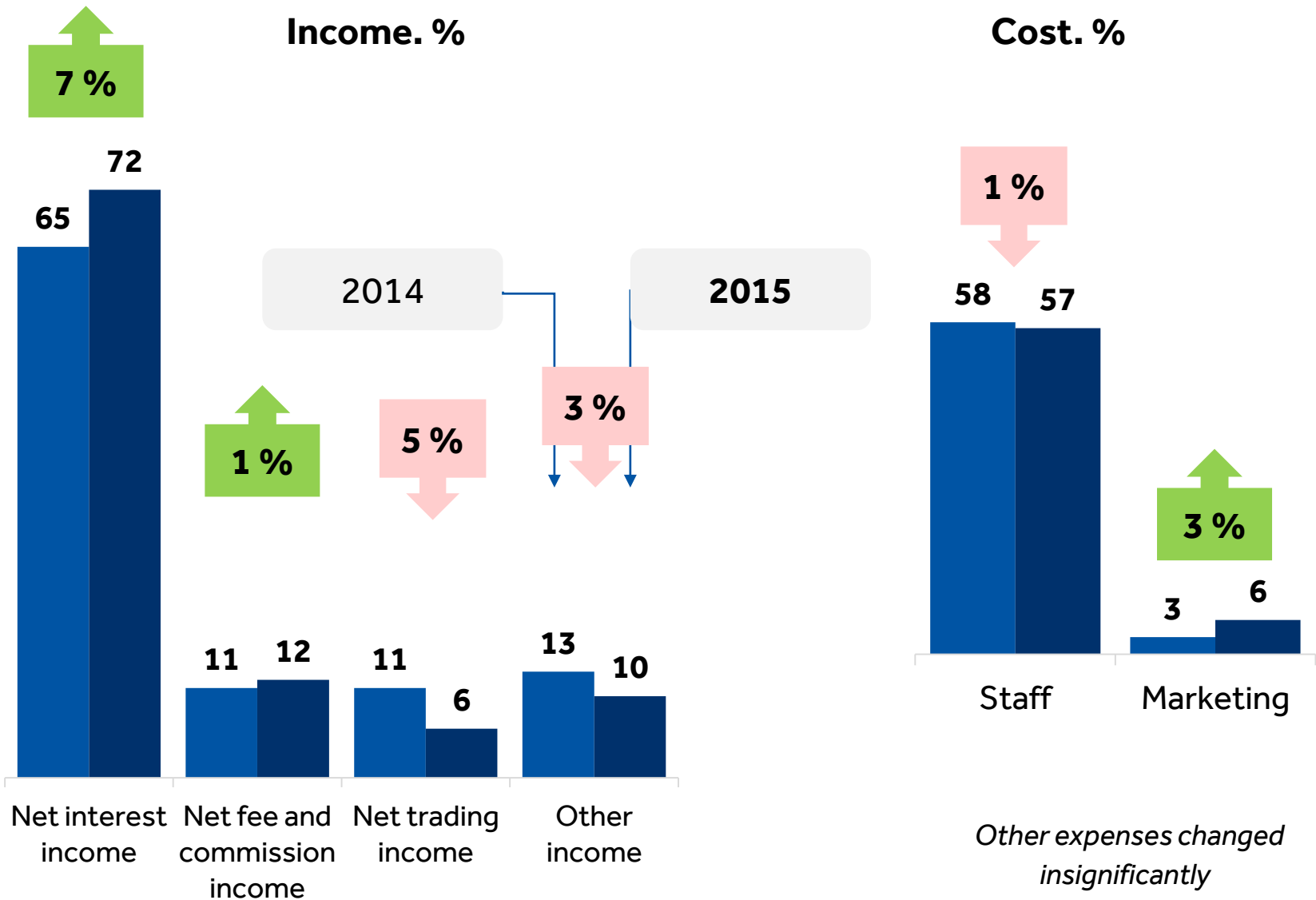
Fee and commission income structure

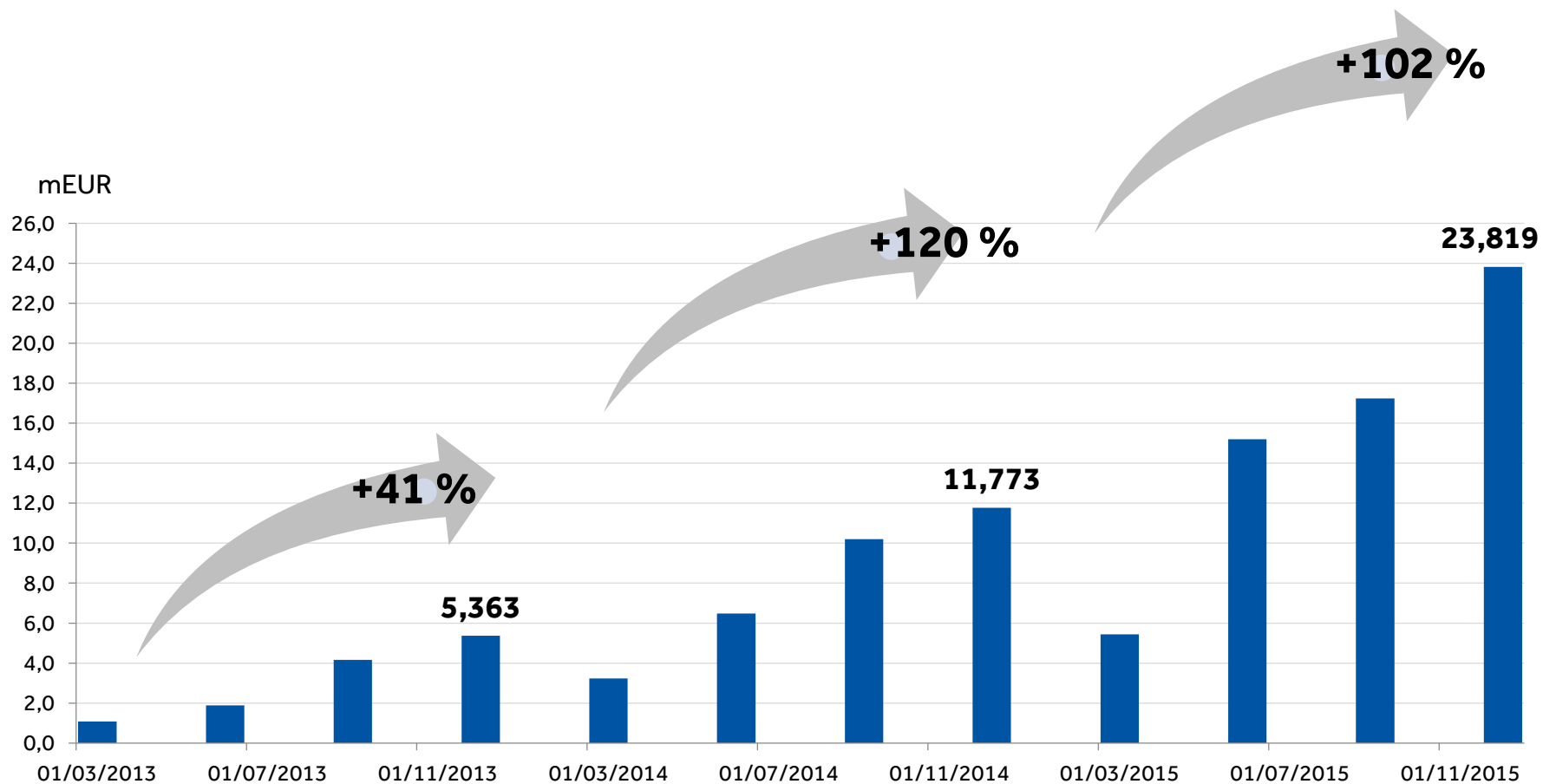


Renovation

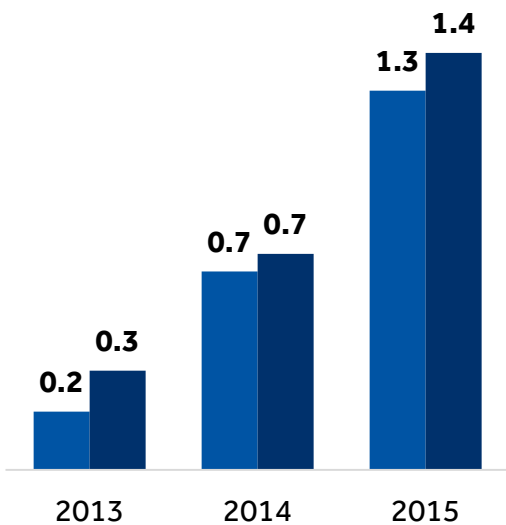


- Šiaulių Bankas is a **leading player with 60% market share** in housing renovation programme in Lithuania
- Under the multi-apartment renovation programme **decisions made to 1 243 units (EUR 303m)**, out of which 865 units (EUR 193m) already signed

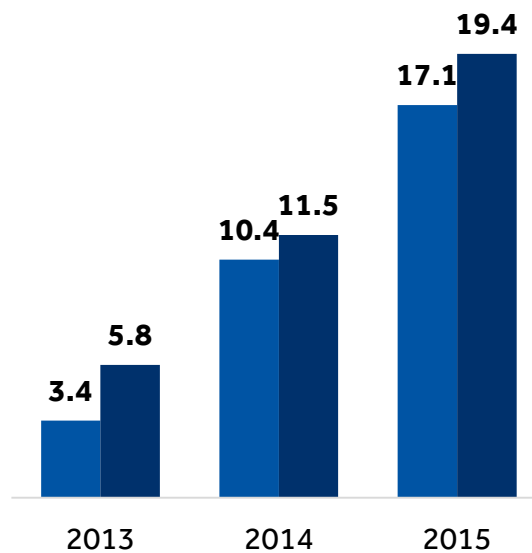




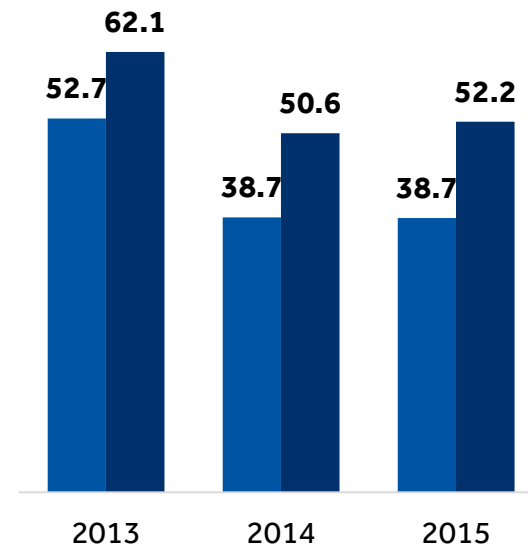
ROAA %



ROAE %



Cost/ Income. %



Bank

Group



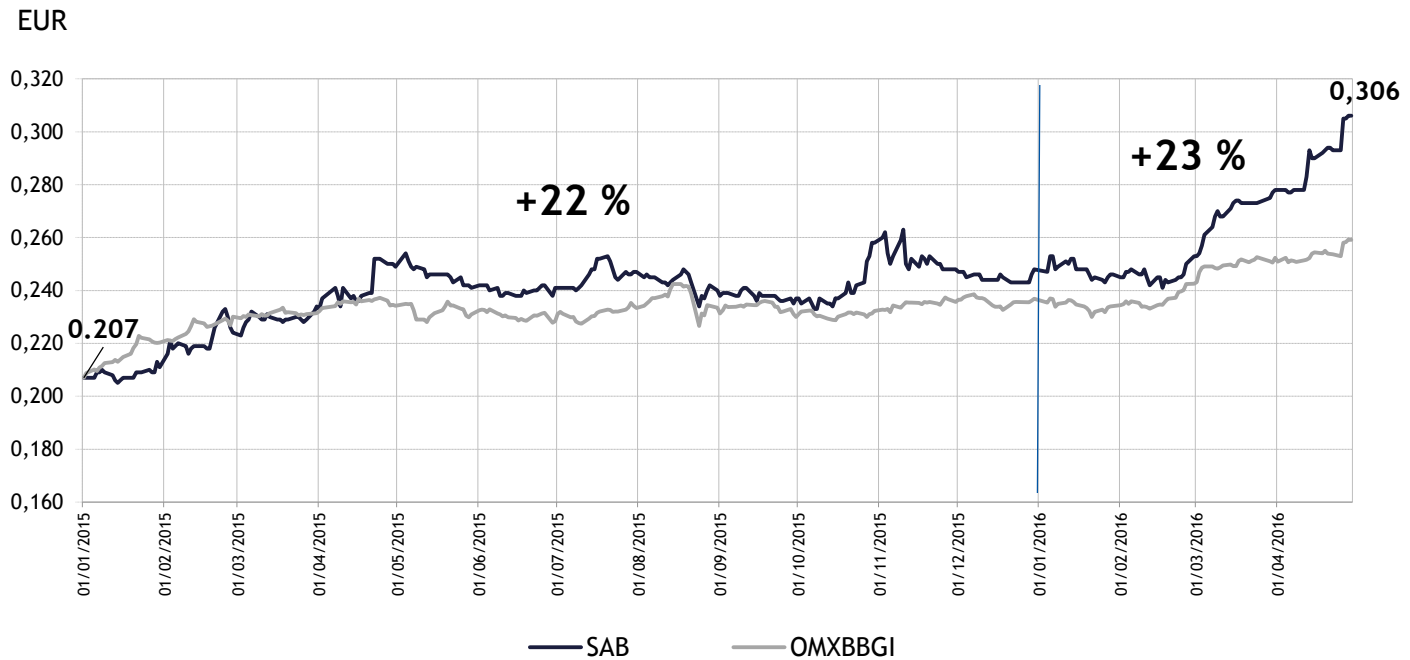
- After active previous years' development consolidating new companies, activity optimization processes are awaiting this year.
- The Bank will continue to operate in the low interest rate environment. stable net interest margin will be maintained - downward pressure on loan interest rates and debt securities yield will be balanced by lower costs of term deposits.
- Higher income from operations with securities and investment products is expected.
- Rapid growth of the importance of technology in the Bank's activities will result in increased focus on the IT risk management.
- After significant impairment losses from the loan portfolio incurred in 2014-2015, lower impairment losses are expected.
- No capital increases by additional contributions are included in the plan; the major portion of the profits earned will be retained to strengthen the capital base.

Plans set out for 2016 are being fulfilled:

- active provision of financing services to private and corporate customers (especially to SMEs)
- active participation in multi-apartment housing modernization programme
- gaining speed with investment service options to be offered to private customers

An outcome of the continues performance is a splendid result of Q1 2016:

- The Group earned 17.7 million euros, the Bank - 20.7 million euros of net profit
- According to the information published by the commercial banks operating in Lithuania for Q1 2016, Šiaulių Bankas is among the leaders by earned profit compared to the bigger market players.



	2012	2013	2014	2015	2016/04/26
Turnover, EUR mln	54.20	66.50	71.80	93.70	115.10
Turnover. mln. Eur	2.80	5.50	8.10	12.70	5.03
Market value/ Book value	0.60	0.71	0.67	0.68	0.74
Share dividends. %	6.45	8.00	8.60	20.00	
Cash dividends. %	0.50	-	0.25	0.69	

Thank you