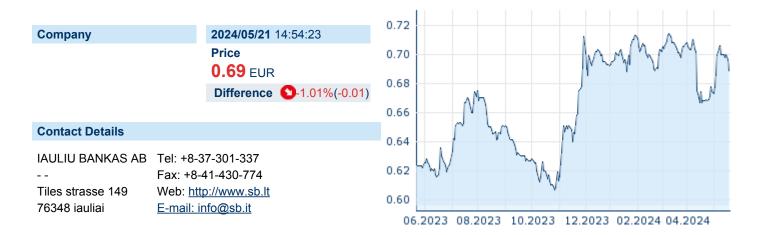
## SIAULIU BANKAS

ISIN: LT0000102253 WKN: - Asset Class: Stock



## **Company Profile**

šiauliu Bankas AB engages in the provision of commercial banking services. It operates through the following segments: Traditional Banking Operations and Lending; Treasury; Non-Core Banking Activities; and Other Activities. The Traditional Banking Operations and Lending segment includes traditional retail and corporate operations such as issuing loans and providing banking services to the customers and finance, operating lease and consumer financing services provided to customers of the group. The Treasury segment involves in banking treasury operations such as managing securities and liquidity portfolio, and currency exchange. The Non-Core Banking Activities segment comprises of other banking operations no included in traditional lending and treasury segments such as lending to subsidiaries, engagement in one-off projects, managing problem loans. The Other Activities segment refers to other activities performed by the group companies not included in previous segments such as real estate operations, life insurance, and investment management. The company was founded on February 4, 1992 and is headquartered in šiauliu, Lithuania.

Financia	l figures,	Fiscal	year: 1	from (	1.01	. to	31.12.
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	20	23	20	22	202	21
Financial figures	Assets	Liabilities and equity	Assets	Liabilities and equity	Assets	Liabilities and equity
Cash and cash equivalents	142,824,000		205,523,000		934,655,000	
Bonds	1,033,655,000		1,118,456,000		838,688,000	
Receivables	-		-		-	
Accrued liabilities		183,000		469,000		935,000
Liabilities		4,266,193,000		3,742,835,000		3,555,145,000
Liabilities to financial institutions		-		-		-
Common stock capital		192,269,000		174,211,000		174,211,000
Equity capital of a company		543,128,000		441,696,000		406,427,000
Total assets	4,809,321,000	4,809,321,000	4,184,531,000	4,184,531,000	3,962,482,000	3,962,482,000

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	2023	2022	2021
Accounting standard	IFRS	IFRS	IFRS
Employees	1,137	908	789
Equity ratio	11.29%	10.56%	10.26%
Debt-equity ratio	785.49%	847.38%	874.96%

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	2023	2022	2021
Tax Expense Rate	21.27%	16.88%	17.90%

## **SIAULIU BANKAS**

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Income statement			
	2023	2022	2021
Net income	75,375,000	63,614,000	55,223,000
Net commission surplus	28,610,000	26,295,000	24,617,000
Net trading	-	-	-
Operating income before taxes	95,742,000	76,530,000	67,262,000
Risk provision	-	-	-
Administrative expenses	-	-	-
Income taxes	20,367,000	12,916,000	12,039,000
Result from investments in subsidaries, associates and other	-	-	0

<b>Board of Directors</b>		
Valdas Vitkauskas	Chairman of Supervisory Board	
Susan Buyske	Member of Supervisory Board	
Darius Šulnis	Member of Supervisory Board	
Gintaras Kateiva	Member of Supervisory Board	
Mindaugas Raila	Member of Supervisory Board	
Tomas Okmanas	Member of Supervisory Board	

Members of Management Board			
Vytautas Sinius	Chairman of Managing Board		
Agne Duksiene	Member of Executive Committee		
Algimantas Gaulia	Member of Executive Committee		
Daiva Soriene	Member of Executive Committee		
Donatas Savickas	Member of Executive Committee		
Mindaugas Rudvs	Member of Executive Committee		