

17 October 2006, Vilnius, Lithuania

Raising capital through environmental and social considerations in lending

Speaker Viktoras Budraitis

BUSINESS PURPOSE

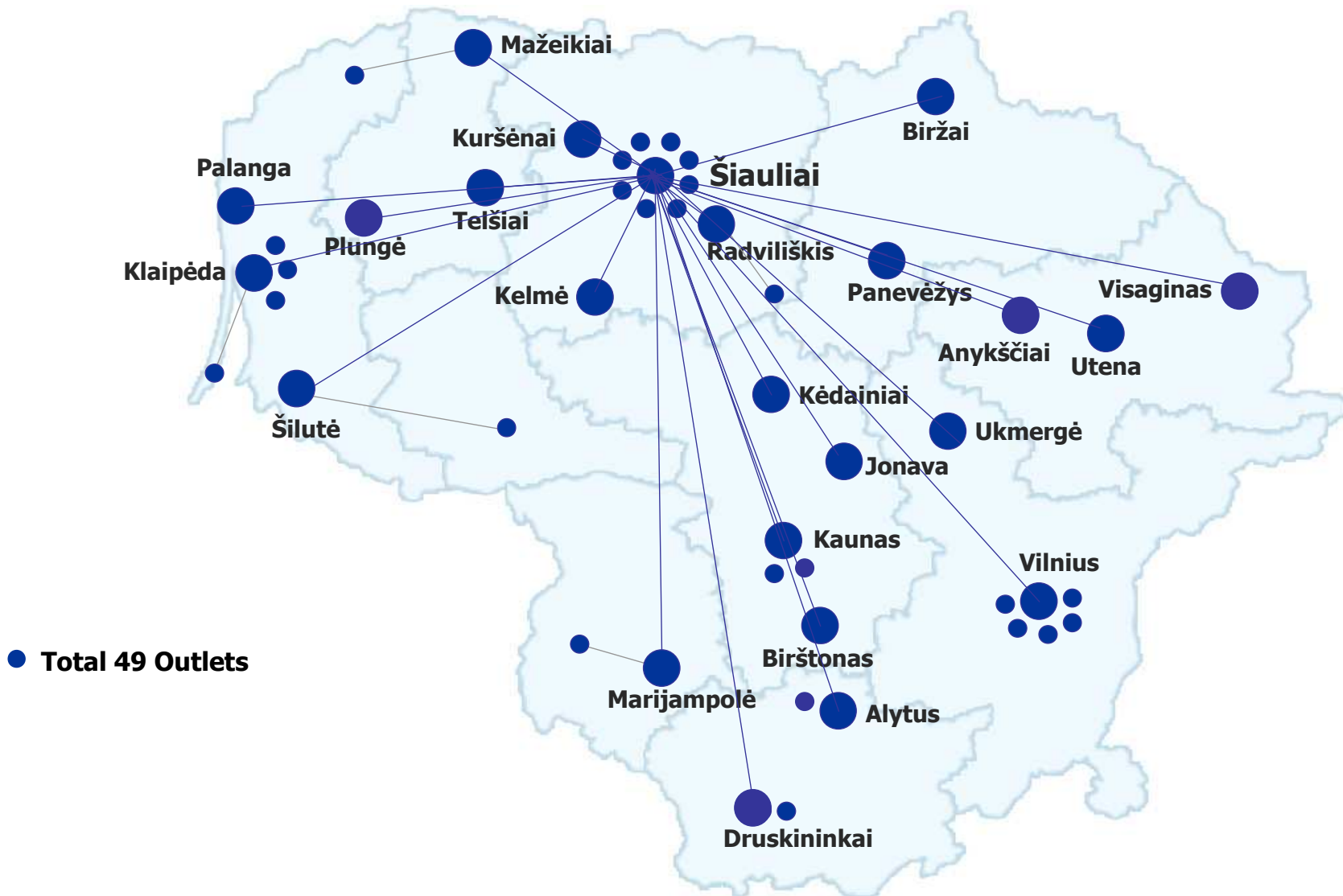
To provide high quality tailor-made financial services to:

- small and medium-size business (SME);
- private individuals;
- regional municipalities.

The Bank's activity is based on the following core values:

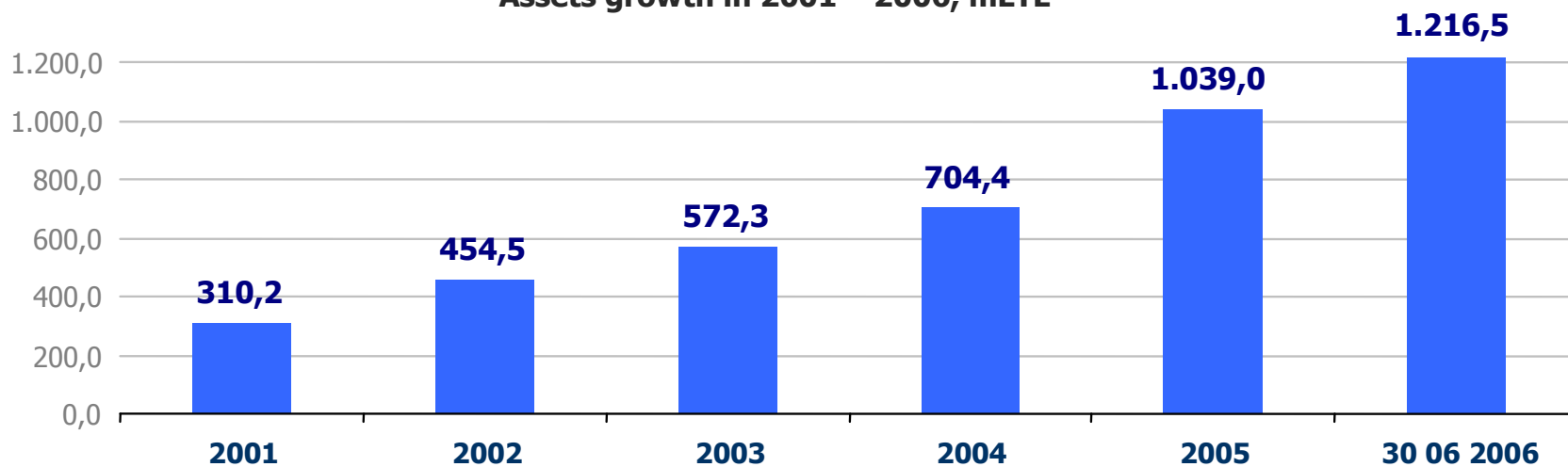
- attentiveness to the client's needs;
- decision making effectiveness;
- openness of the staff on all levels to the customers, direct communication;
- flexibility of services by matching them to the definite needs of the client;
- attentiveness to the market changes.

BANK NETWORK

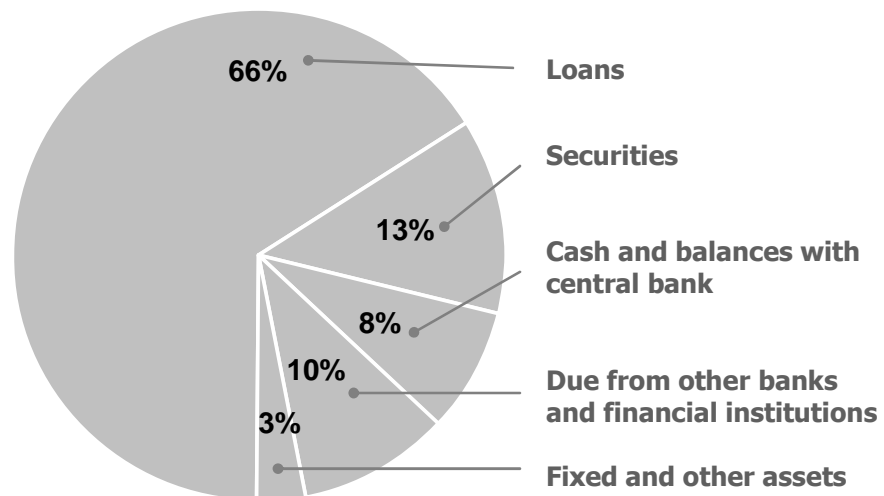


ASSETS

Assets growth in 2001 – 2006, mTLT

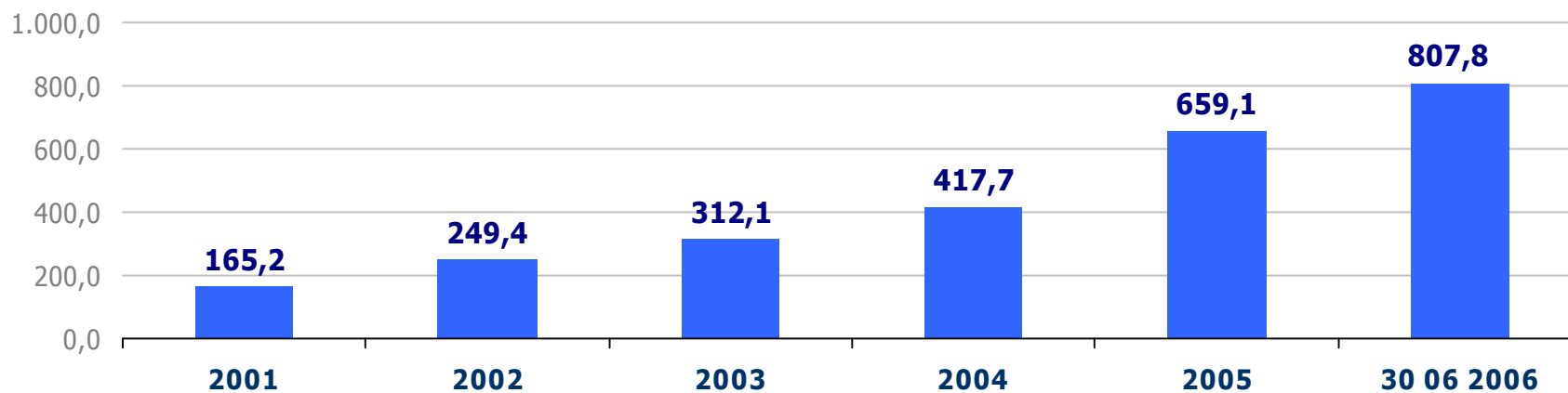


Assets structure

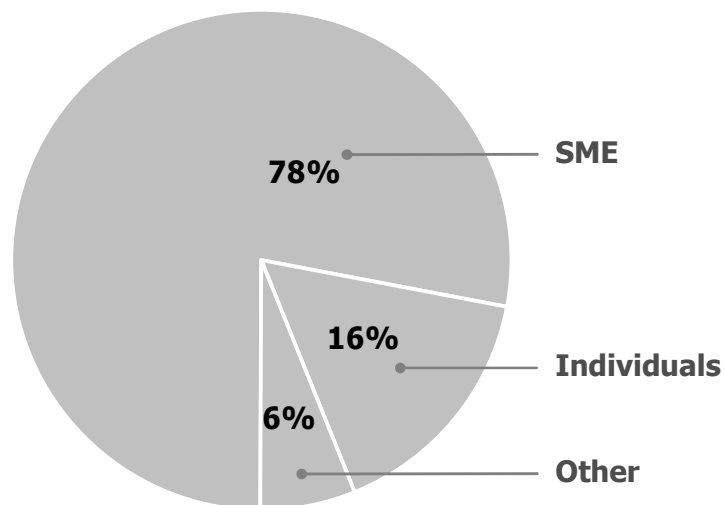


LOANS

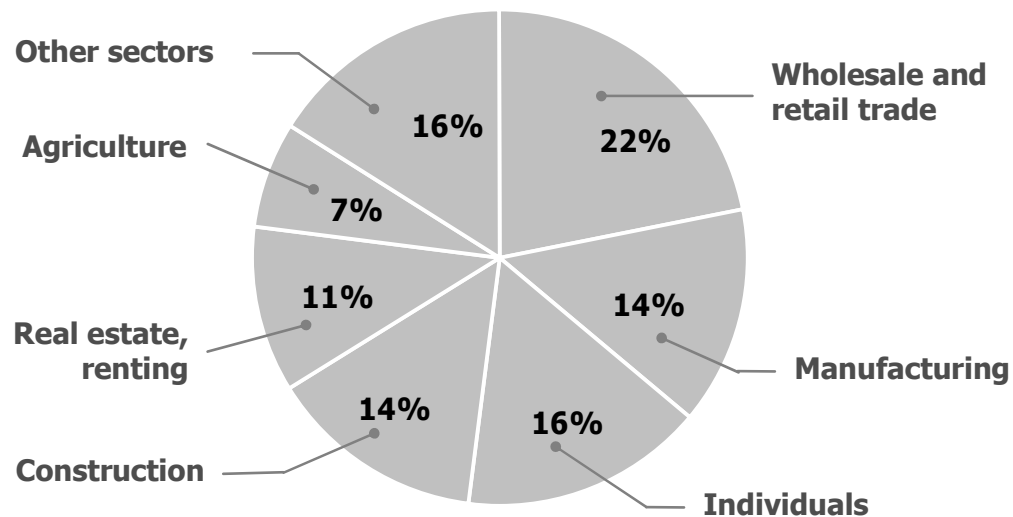
Loan portfolio in 2001-2006, mLTL



By type of borrower



By economic profile



SUBSIDIARIES

ŠIAULIŲ BANKAS LEASING (Šiaulių banko lizingas, UAB)

Year of establishment
1999
Total assets 75,017 kLTL
100 % owned by the Bank

Main activities:
finance and operating leasing

ŠIAULIŲ BANKAS INVESTMENT MANAGEMENT (Šiaulių banko investicijų valdymas, UAB)

Year of establishment
2000
Total assets 16,199 kLTL
60,4 % owned by the Bank

Main activities:
mezzanine financing, especially
in privatization, restructuring
and reorganization projects

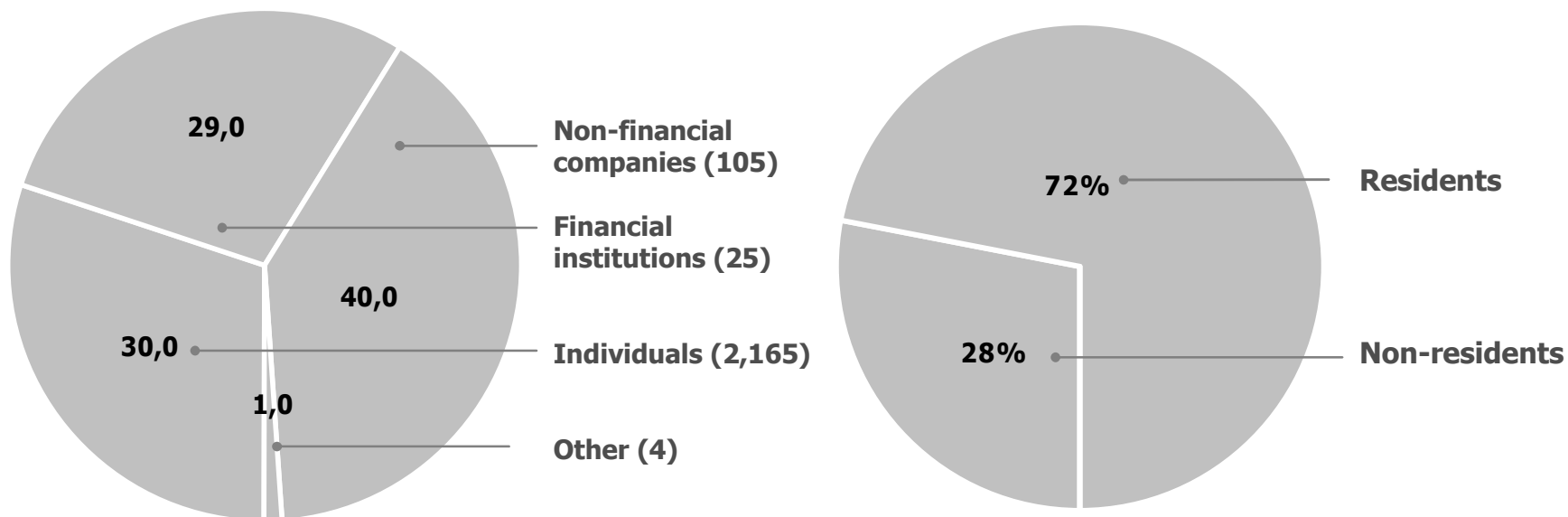
ŠIAULIŲ BANKAS PROPERTY FUND (Šiaulių banko turto fondas, UAB)

Year of establishment
2002
Total assets 18,304 kLTL
53,1 % owned by the Bank

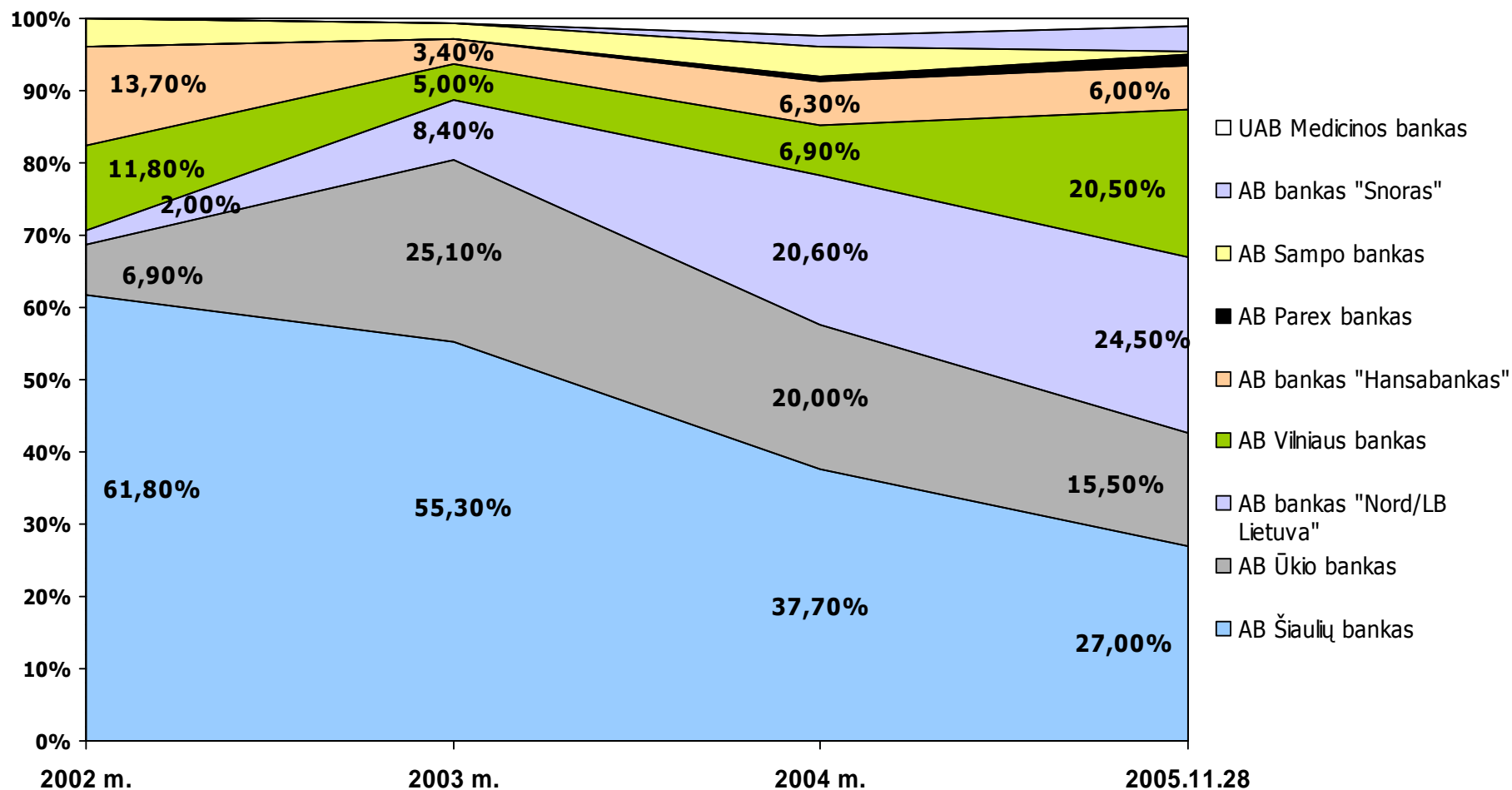
Main activities:
long-term investments in land
and other real estate

SHAREHOLDERS

Total shareholders 2,299

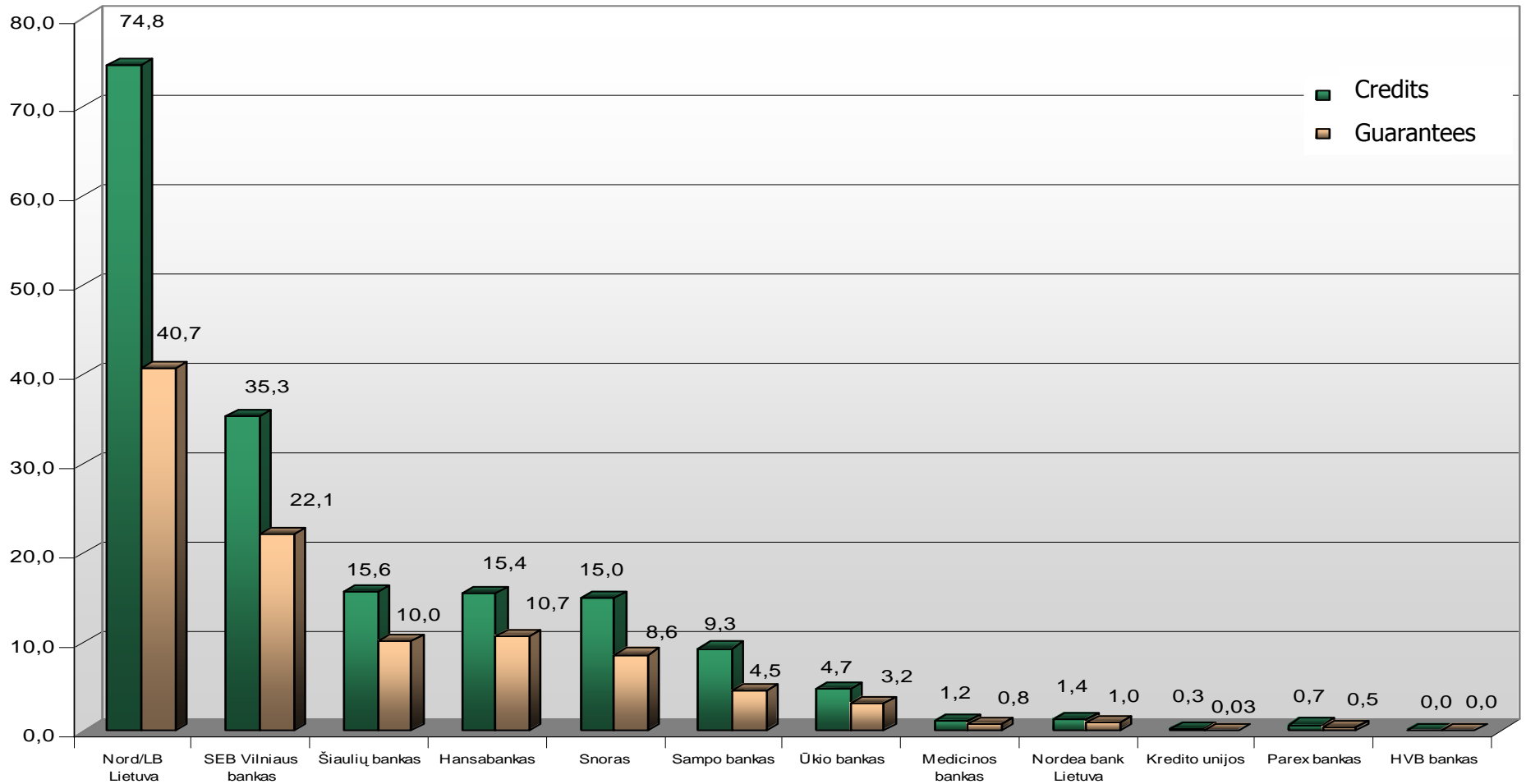


Numbers of guarantees provided by "Investment and Business Guarantees" (INVEGA) UAB per cent, by banks



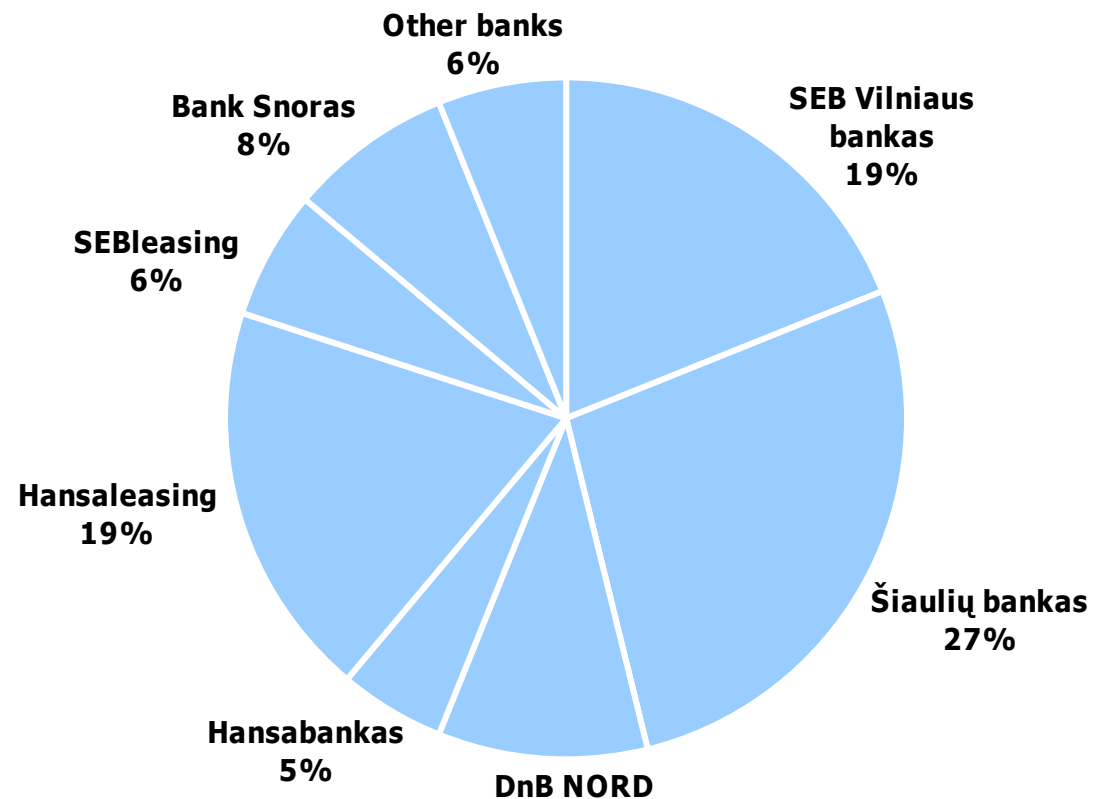
Source: Invega, UAB

Lithuanian Rural Credit Guarantee Fund UAB Credits and guarantees by banks 2005., LTL million (without Agency)



Source: LRCGF

Disbursements for projects approved by LEIF in 2005 according to the credit lines - by financial institutions



LOANS GRANTED TO SME PROJECTS ACCORDING TO INTERNATIONAL CREDIT LINES



Projects according the PHARE line

EUR

Number of the approved projects	154
Amount of the granted loans	6,372,856
Average credit amount	41,382
Average credit term (month)	57
Average number of employees in the company	30
Number of established working places	539

Source: AB Šiaulių bankas

LOANS GRANTED TO SME PROJECTS ACCORDING TO INTERNATIONAL CREDIT LINES



Projects according EBRD 5 million and 12 million lines

EUR

Number of the approved projects	700	49
Amount of the granted loans	12,108,700	8,986,162
Average credit amount	17,298	183,391
Average credit term (month)	40	50
Number of established working places Number of established working places	1,580	-

Source: AB Šiaulių bankas

LOANS GRANTED TO SME PROJECTS ACCORDING TO INTERNATIONAL CREDIT LINES



Projects according WB (women business) line

EUR

Number of the approved projects (units)	70
Amount of the granted loans	2,160,684
Average credit amount	30,867
Average credit term (month)	50
Number of established working places Number of established working places	243

Source: AB Šiaulių bankas

MICRO CREDITS

LTL

Amount of the credit line	15,000,000
Number of applications received (units)	42
Number of the approved projects (units)	19
Amount of the granted credits	1,407,671
Average credit amount	74,087

Source: AB Šiaulių bankas

2004 – 2006 Structure of the projects financed by Lithuanian Environmental Investment Fund

LTL

Trend	Number of financed projects	At Siauliu bankas among them
Atmosphere protection	32	17
Water protection	6	3
Waste disposal	21	5
Total	59	25

Source: LEIF