

# Rebranding for a stronger tomorrow



**Vytautas Sinius**

Chief Executive Officer



**Raimonda Gudaitė**

Chief Marketing Officer



# Today's agenda

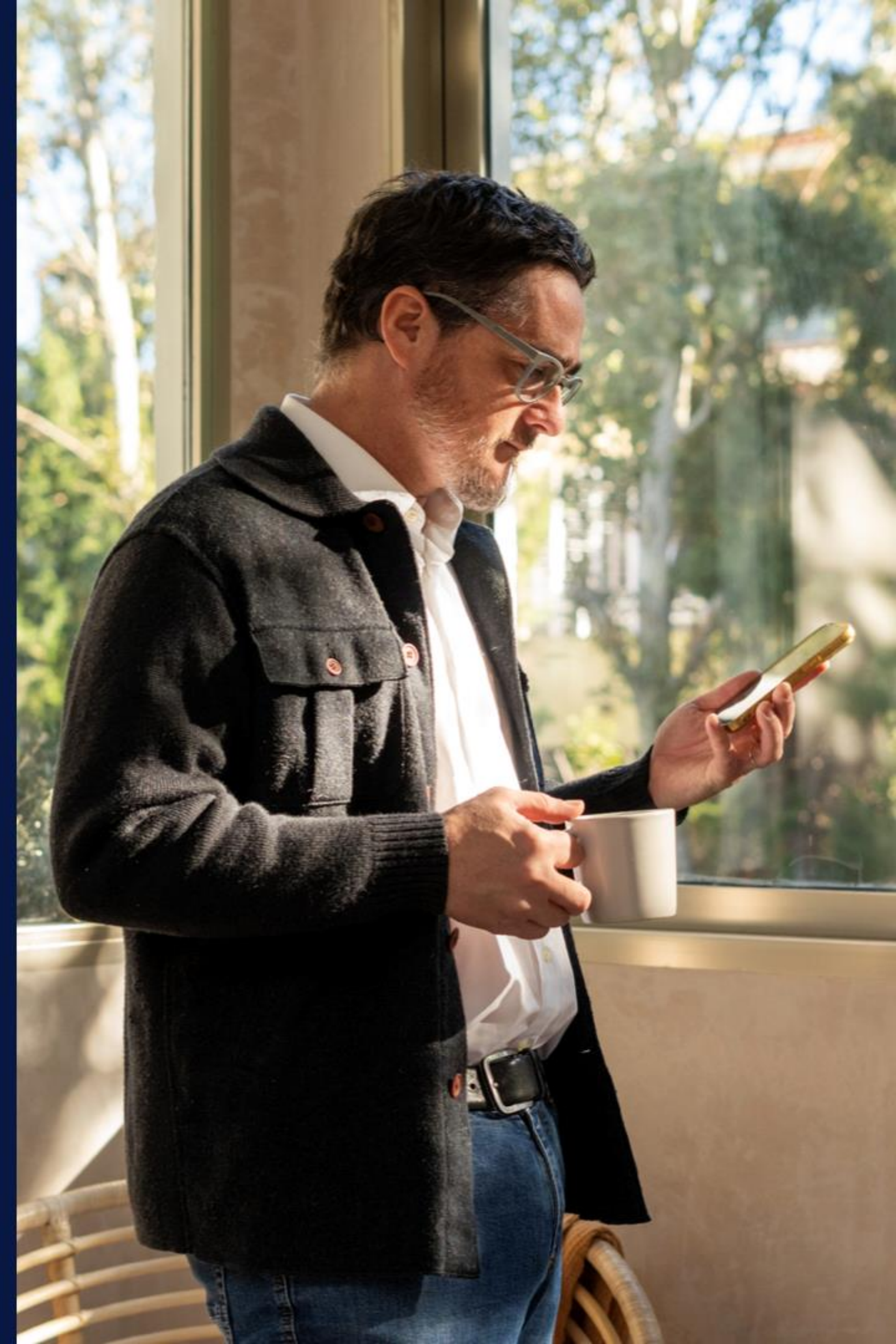
01 Strategic goals

02 Presenting the new brand

03 Future perspectives

# Strategic goals

- Why now?
- Strategic advantage
- Rebrand ambition



# Why now?

# Best bank in Lithuania by 2029

## Mission

### Banking that empowers

Progressive, customer-centric and caring

## Vision

### Bank you choose to grow with

Creating the best conditions for financial, professional and national growth



## Measures of success

Exceptional client experience

---

Sustained growth momentum, always exceeding the market

---

The top-of-mind choice for financial services among Lithuanian clients

---

Superior shareholder returns

---

Among top 3 best employers in the financial services sector

# Value-driving strategic priorities



## New core banking platform

New growth opportunities, improved efficiency and elevated client experiences

## Customer-centricity at the core

Realigned organisational structure to prioritise client needs & accelerate growth

Strategic investments will enhance our long-term competitiveness

---

## Commitment to phygital

Bridging the physical and digital worlds to create leading client experience

## Risk management and compliance

Dedication to compliance while delivering exceptional client experiences

Disciplined cost management remains our top priority

---

## Rebranding

Striving to create a strong link between our brand and clients

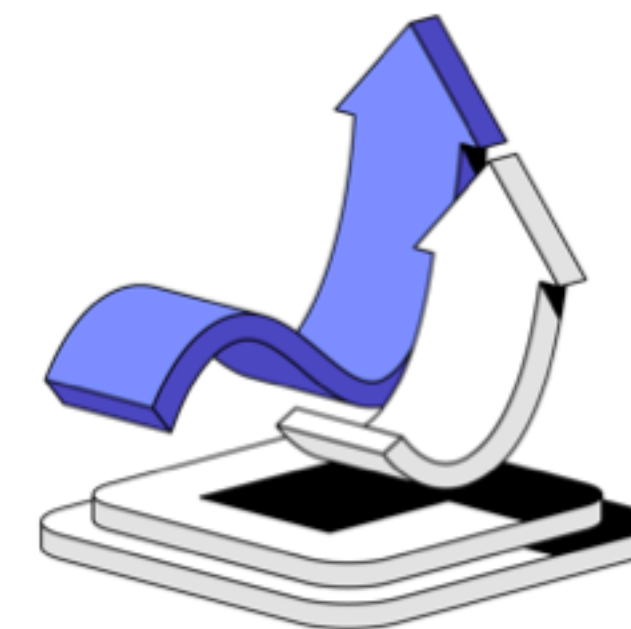


## ESG

Focusing on tangible projects that deliver change and lasting impact

Bank is firmly committed to continue delivering mid- to high-teen return on equity

# Brand investments are inevitable to achieve growth



**From regional and SME to national and universal banking perception**

**Acquiring new client segments**

**Communicating new investment expertise**

**Optimising group brand architecture**

Despite a national presence, the current brand is associated with one city and was historically aimed at SME clients

Our research suggests that the current brand is not strongly considered by target audience segments and INVL client base

Current brand does yet not associate widely with the expertise and capabilities gained after the merger with INVL

We currently operate 4 brands in Šiaulių Bankas, SB Lizingas, INVL x Šiaulių Bankas, and SB Draudimas

# New brand as a strategic advantage



Creating a leading  
Lithuanian brand in a  
foreign bank market



Underlining competitive  
advantages in client  
experience



Reinforcing our modern,  
accessible and expertise-  
driven banking model

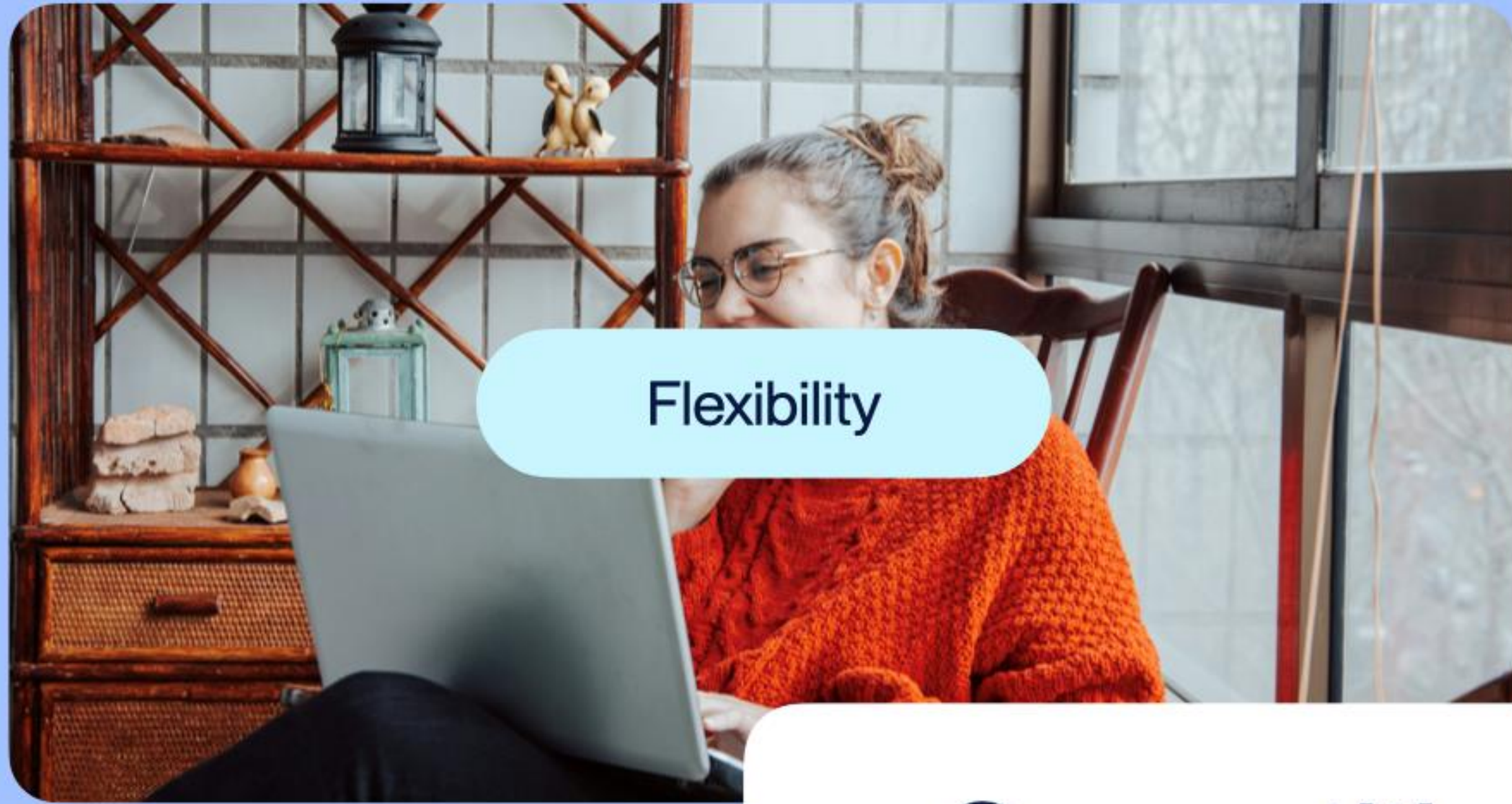


# Presenting the new brand

- Positioning strategy
- New name
- Identity & brand system



# What does our brand stand for?



Flexibility

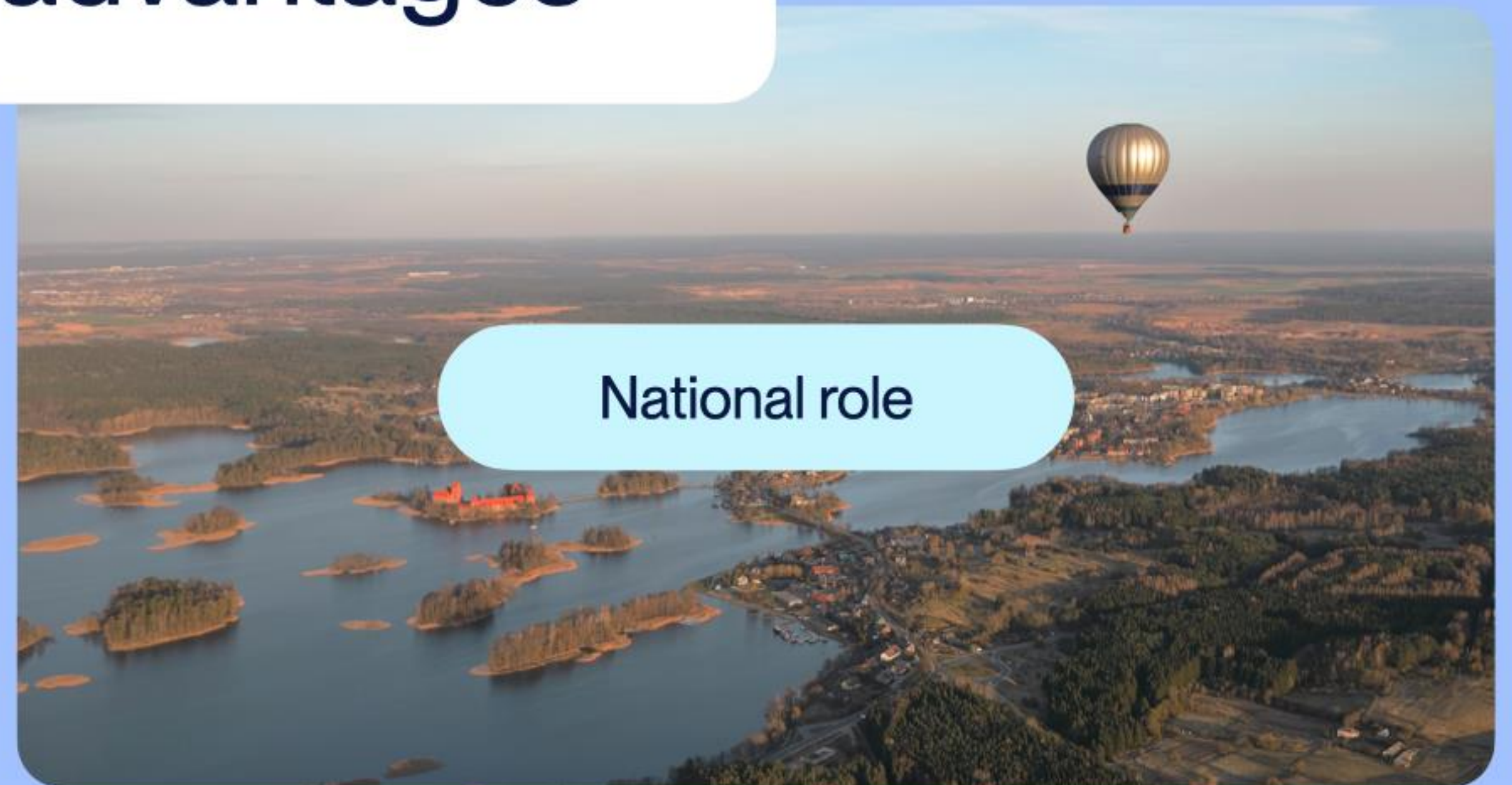


Expertise

## Competitive advantages



Accessibility



National role

# Competitive advantages



## Flexibility

Mortgages

Business financing

Retail lending

Credit cards

Cash operations



## Expertise

Pensions

Business financing

Investments

Consulting

Deposits

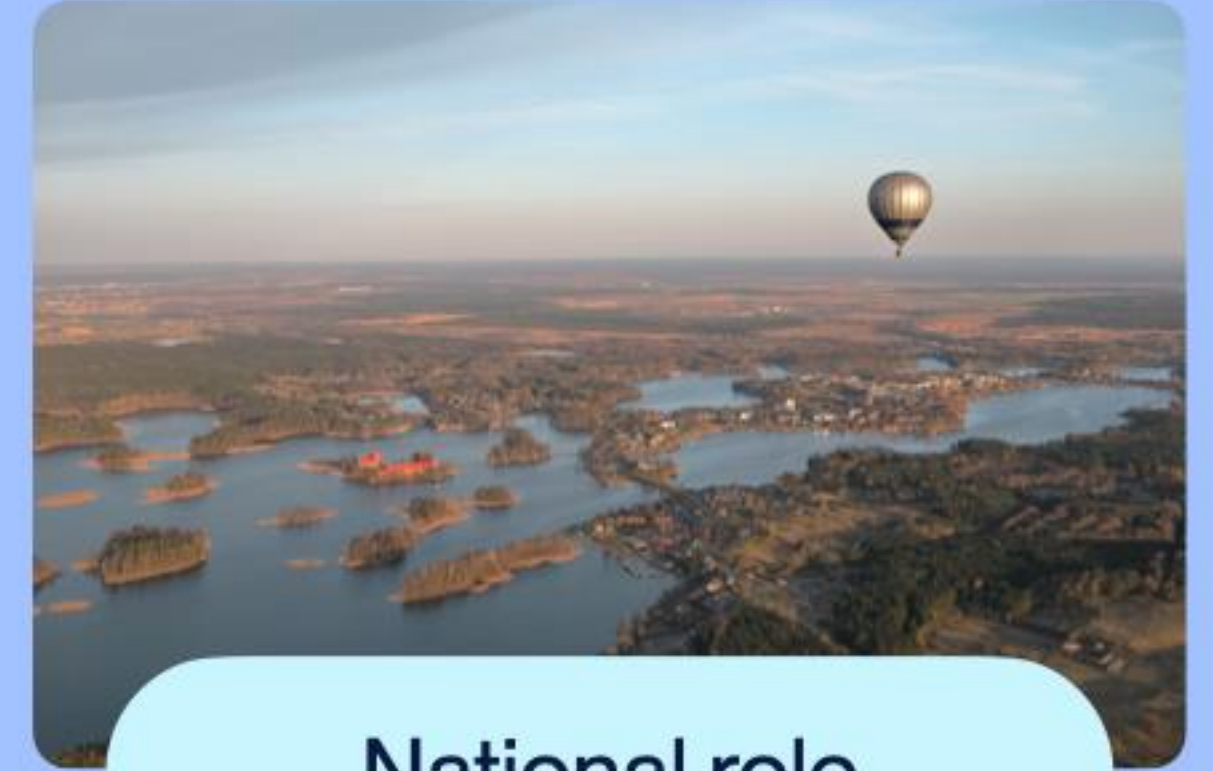


## Accessibility

Omni-channel

Leading experience

Biggest network



## National role

ESG

Localised solutions

Local initiatives

Local capital

# What's our brand promise?

On the rebrand



# The bank closer to you

Bankas arčiau jūsų

# What's our new name?

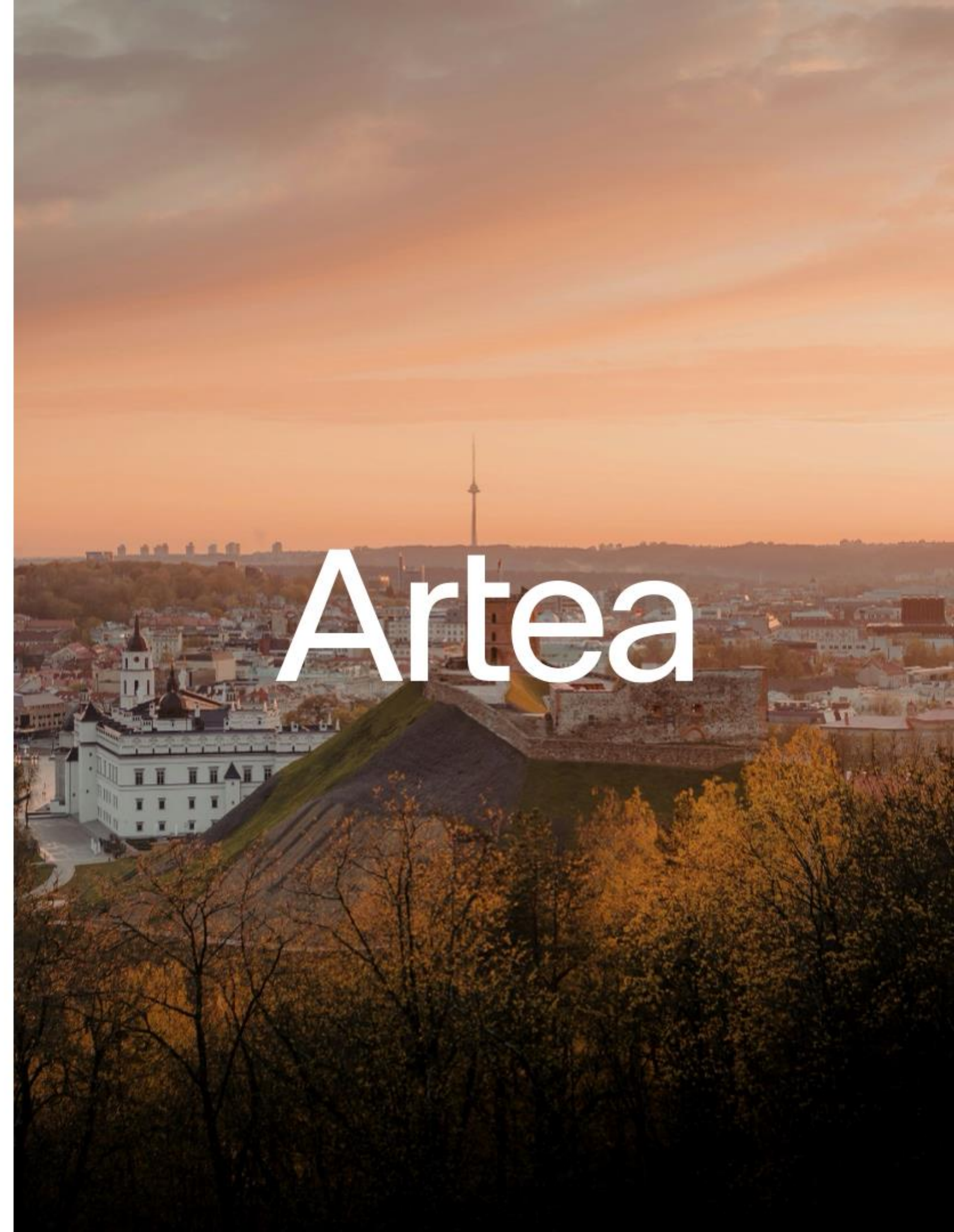
# Artea

From „arti“ (lit.) — close, „artéja“ (lit.) — getting closer



On the rebrand

# The bank for all of Lithuania



What's changing?

# Emphasis on expertise and modernity



What's changing?

# Group unified under a single brand name



# Artea

What's changing?

Bank

Insurance

Investment

Consumer financing

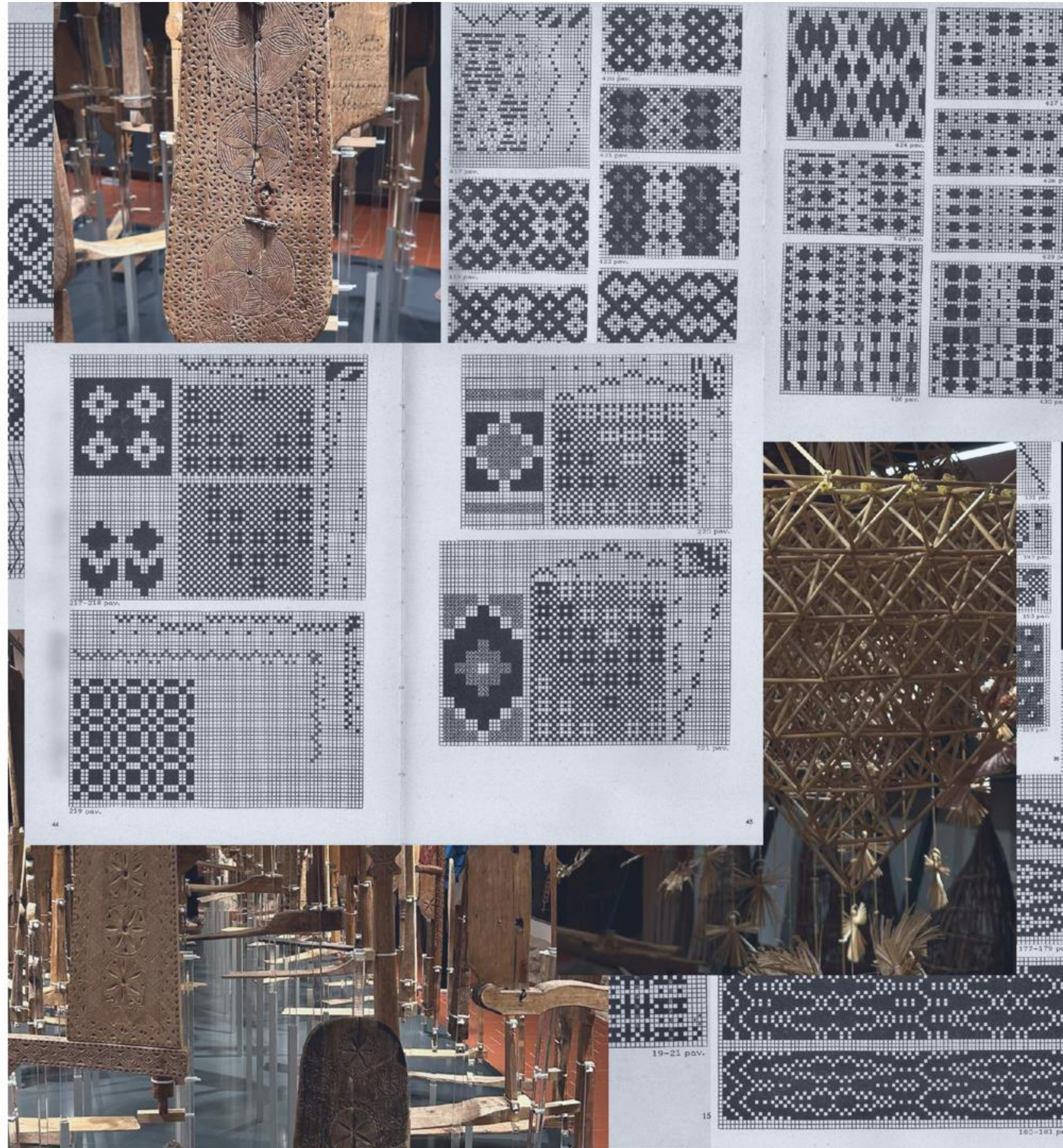


Unified brand, channels  
and experience



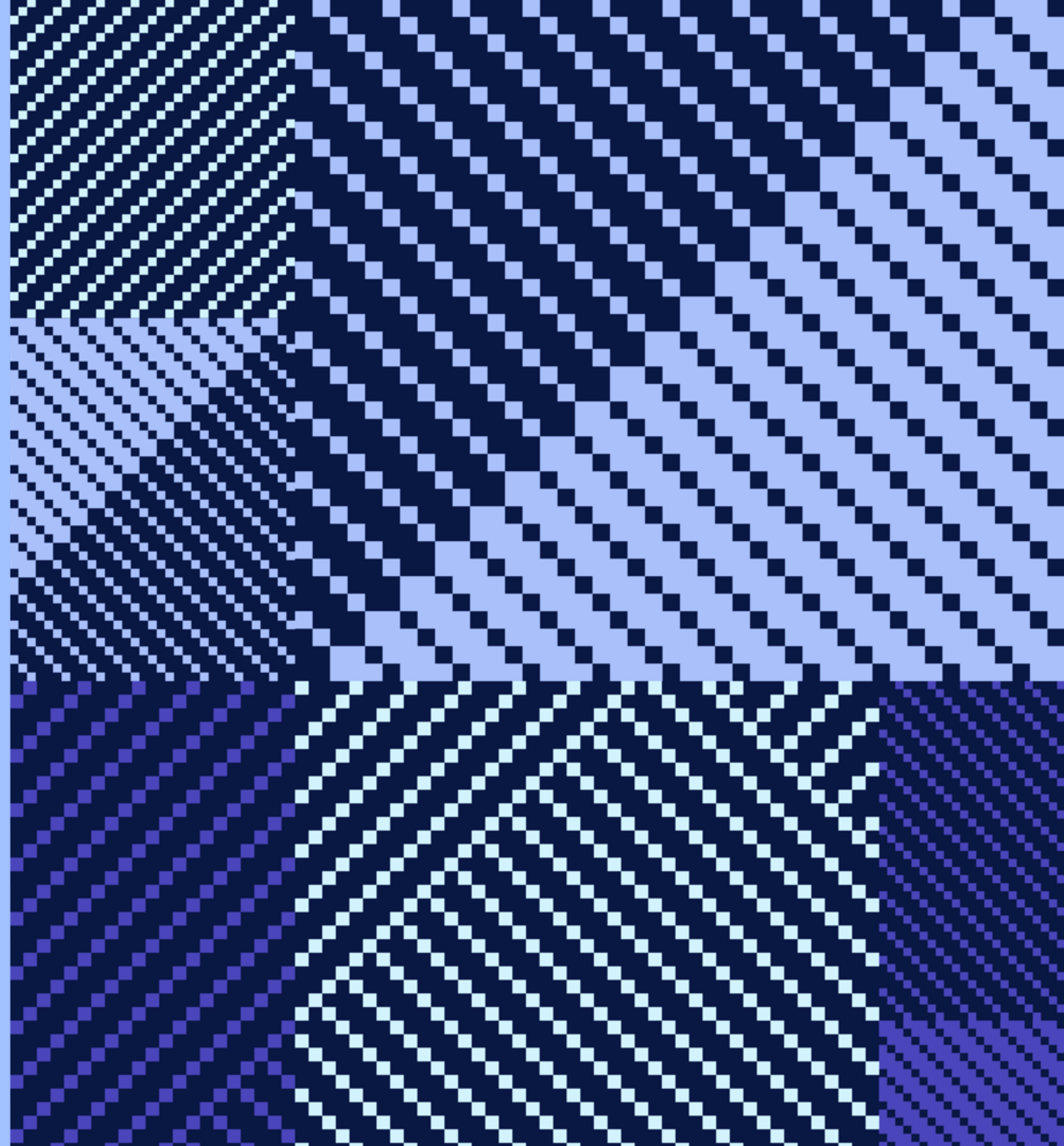
# How will our new brand look?

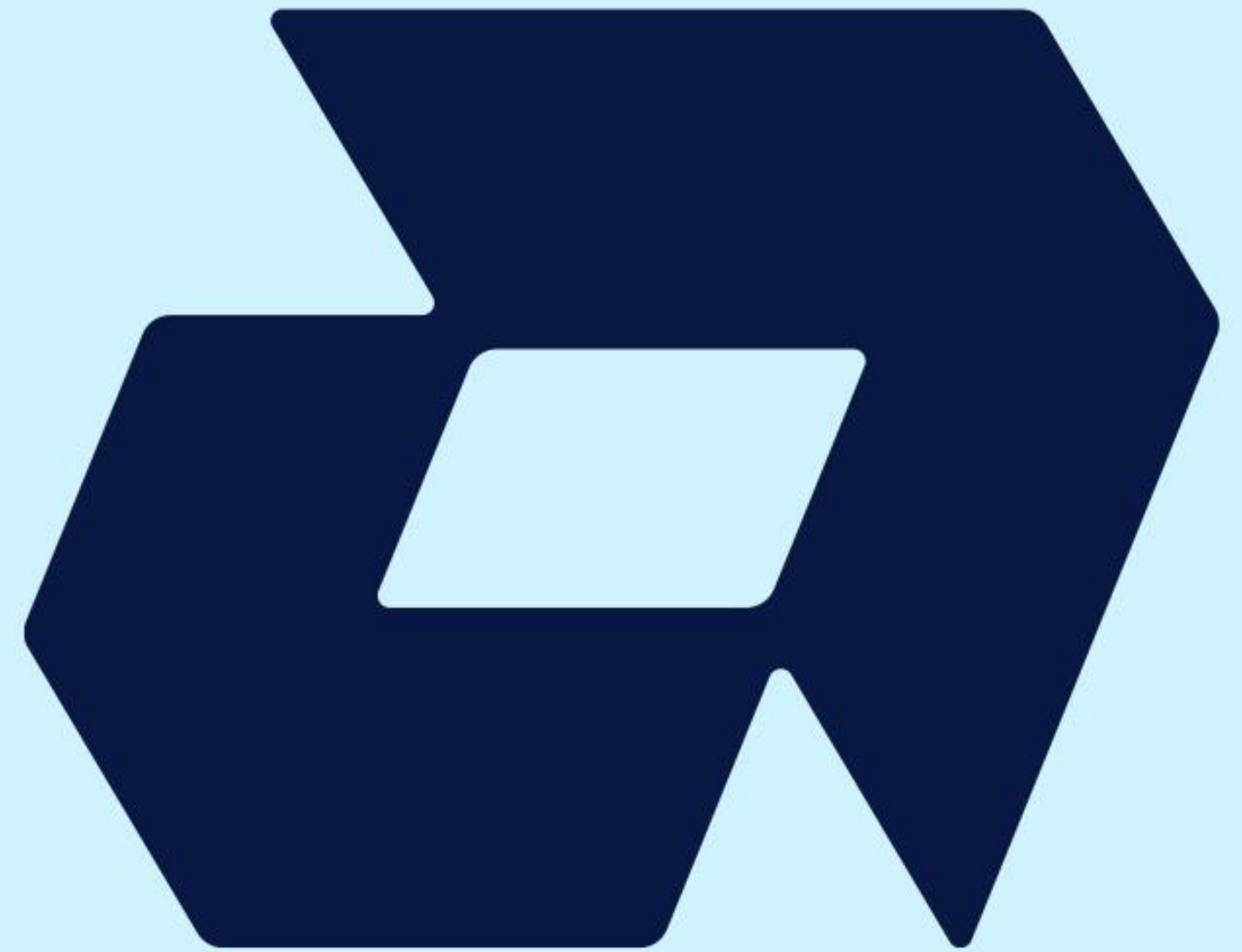
# Inspired by traditional visual patterns



Inspired by  
traditional visual  
patterns

...we've created  
our modern  
brand look







The logo consists of a stylized white icon on the left, which is a hexagonal shape with a central square cutout and a horizontal bar across the top, resembling a stylized letter 'A' or a geometric symbol. To the right of this icon is the word "Artea" in a white, sans-serif typeface.

Artea



# Bankas arčiau jūsų



Siūlome naują požiūrį  
bankininkystę - įsivaizduokite  
kokios norite finansinės ateities  
ir kartu rasime tam sprendimus.

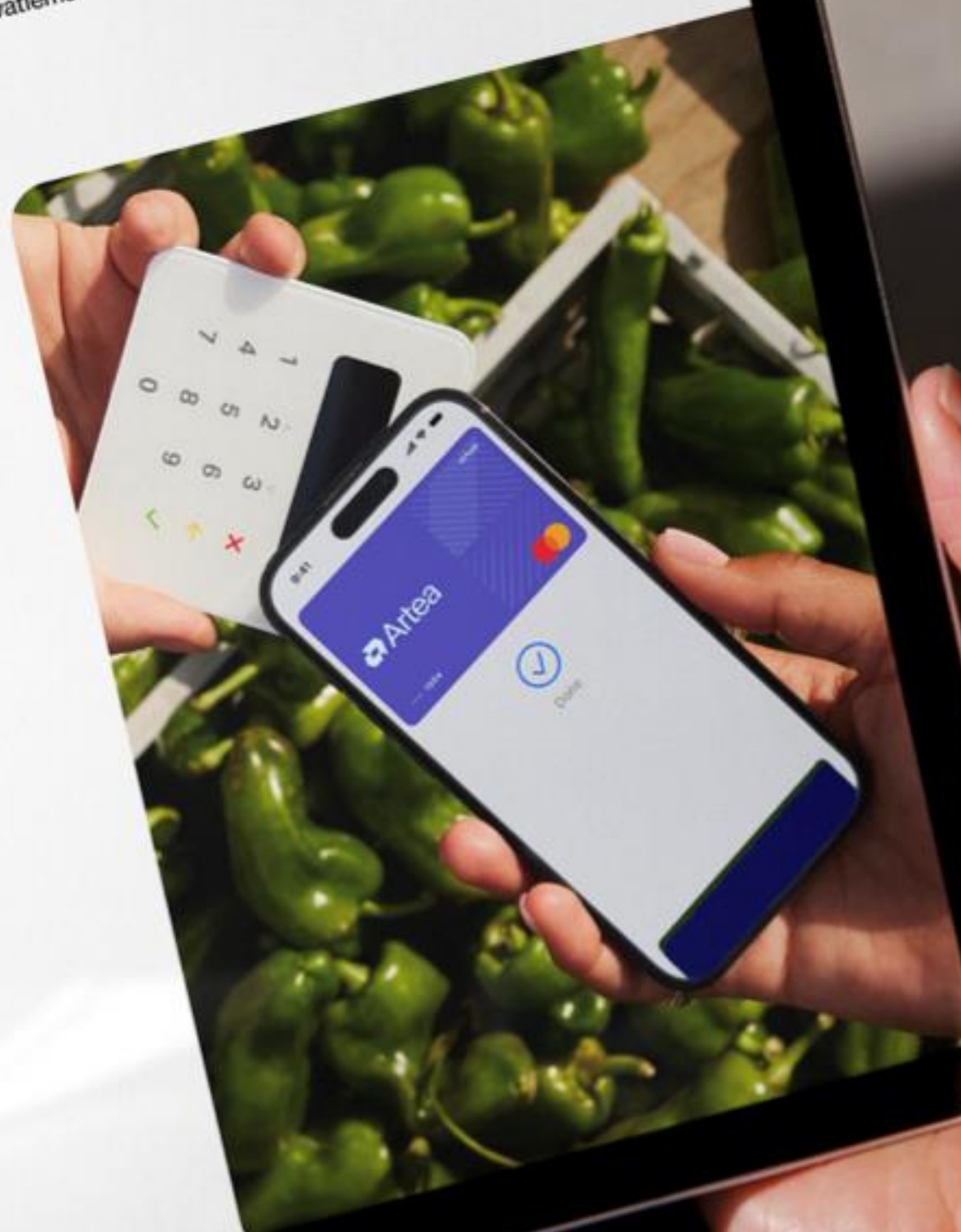
Daugiau ↓

Privatiems

Verslui

Tapti klientu

Prisijungti







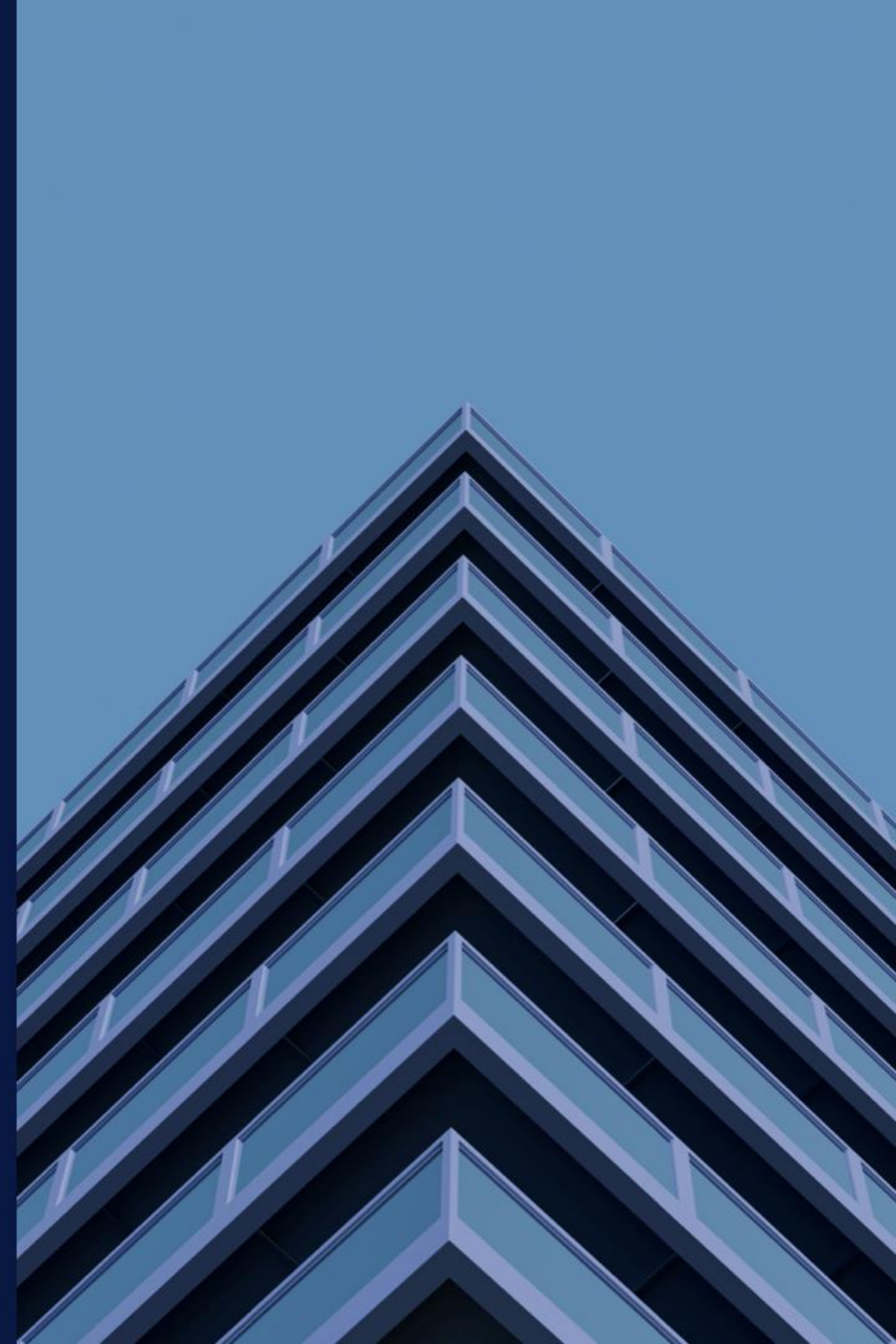
# Bankas arčiau jūsų

Prisijunk prie  
lietuviško banko

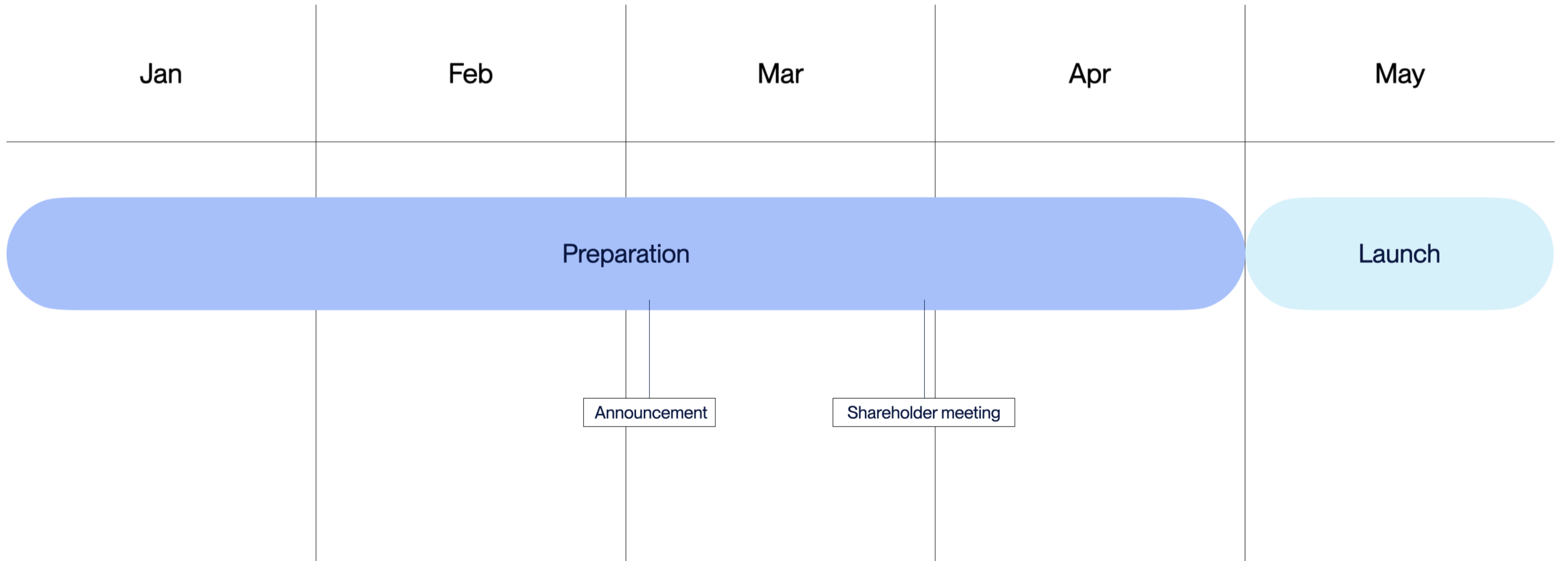
489701

# Future perspectives

- Rollout plan
- Q&A



# Rollout plan

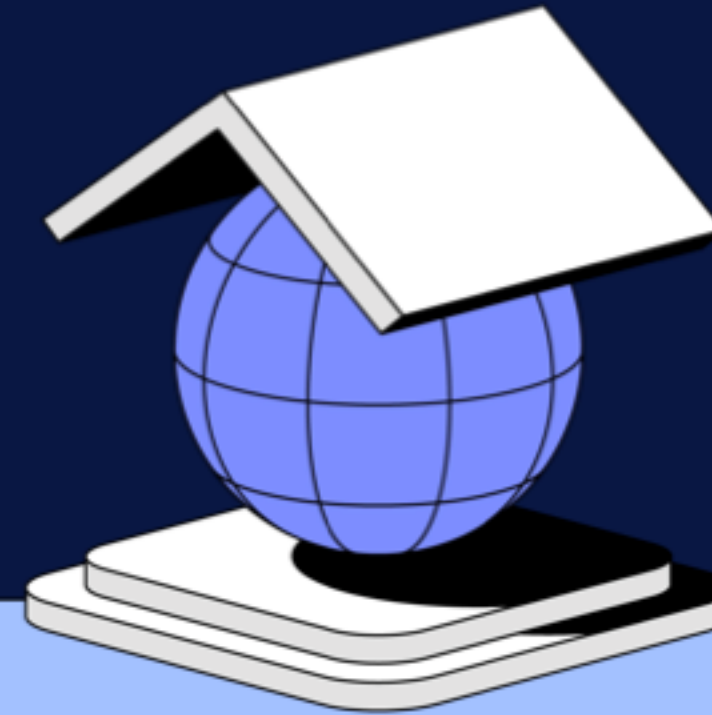


# Value to shareholders



## Enabling better client acquisition

Achieving national image, improved consideration and differentiation.



## Increasing marketing effectiveness

Optimised group brand structure and higher quality marketing platform.



## Strengthening client experience and sales

Improvement in digital and physical channels and new sales efforts to existing client base.

# Rebranding for a stronger tomorrow

Investor update



**Vytautas Sinius**

Chief Executive Officer



**Raimonda Gudaitė**

Chief Marketing Officer

# Q&A

