

MAIN INFORMATION ON DEPOSIT INSURANCE		
1.	Deposits held by UAB SME Bank are insured	Public Institution Deposit and Investment Insurance
2.	Insurance limit	up to EUR 100 000 for a single depositor for all the deposits held in a single credit institution
3.	If you have more deposits in the same credit institution	all of your deposits held in the same credit institution are totalised and an insurance limit of EUR 100 000 is applied to the total amount
4.	If you have a joint account with another person (other persons)	the insurance limit of EUR 100 000 is applied individually to each depositor
5.	The period for paying the insurance compensation for deposits if the credit union fails to fulfil its liabilities	7 working days
6.	The currency of the payment of the insurance compensation for deposits	euros
7.	Contact information	<i>Public Institution Deposit and Investment Insurance, Savanoriu av. 5, LT-03116, Vilnius, tel. +370 5 213 5657, e-mail idf@idf.lt</i>
8.	Further information	iidraudimas.lt
9.	Depositor confirmation that he received the information	

Remarks:

1. Explanation of the information provided in points 2 and 3. If a deposit is not compensated as a result of UAB SME Bank's inability to fulfil its financial obligations, deposit insurance compensations to depositors shall be paid by insurance company. Maximum amount of insurance compensation of deposits with UAB SME Bank per single depositor is EUR 100 000. The amount of deposit insurance compensation is determined by summing up all the deposits held with UAB SME Bank. For instance, if a depositor has a savings account with relevant account balance of EUR 90 000 and a current account with relevant account balance of EUR 20 000, the amount that will be disbursed to such depositor as insurance compensation will be only EUR 100 000.

In some specific cases (funds from sales of residential property owned by a depositor have been transferred to the depositor's account no more than 6 months before the occurrence of the deposit insured event; funds inherited by a depositor as legatee or successor; funds received by a depositor as a beneficiary under a life insurance contract or under any other contract that conforms to its essence in the event of death; funds received by a depositor as a compensation or benefit in the cases and under the conditions provided for by law due to fatality of another person when performing his/her professional or official duties; benefits or compensations for damage rendered by violent crimes) deposit coverage is higher than EUR 100 000.

More detailed information is available at the following website iidraudimas.lt.

2. Explanation of the information provided in point 4. If you have a joint account with another (other) person (persons), the insurance coverage limit of EUR 100 000 applies to each joint owner of the deposit.

3. Explanation of the information provided in point 5. Insurance compensation disbursement.

Institution responsible for the deposit insurance scheme is insurance company (*Public Institution Deposit and Investment Insurance, Savanoriu av. 5, LT-03116 Vilnius, tel.: +370 5 213 5657, e-mail idf@idf.lt*), website iidraudimas.lt. It will compensate your deposits (up to EUR 100,000) no later than within 7 working days.

If insurance compensations for deposits are not paid within this period, you should contact the insurance company. More information is available at the website iidraudimas.lt.

4. Other important information

In principle, all deposits of retail depositors and corporate depositors are insured by insurance company.

Exceptions applied to certain deposits are provided at the website of insurance company iidraudimas.lt. UAB SME Bank, at your request, will also inform you whether a product is or is not covered by insurance. If deposits are insured, UAB SME Bank confirms this in statement of account.

MAIN INFORMATION ON CASES WHERE DEPOSITS ARE NOT INSURED AND WHERE RESTRICTIONS TO THE PAYMENT OF INSURANCE COMPENSATION FOR DEPOSITS APPLY

Deposits held by UAB SME Bank are insured	Public Institution Deposit and Investment Insurance
Cases where deposits are not insured	<p>Please be informed that according to Article 3(2) of the Republic of Lithuania Law on Insurance of Deposits and Liabilities to Investors, deposit insurance shall not cover (the deposits of the specified entities shall not be the object of deposit insurance, regardless of the legislation of the country under which these entities are incorporated):</p> <ol style="list-style-type: none"> 1.1. deposits of other credit institutions, held on own account and in own name; 1.2. own funds of credit institution; 1.3. deposits which have resulted in a conviction in a criminal case concerning money laundering; 1.4. deposits of financial institutions; 1.5. deposits of management companies; 1.6. deposits of financial brokerage firms; 1.7. deposits which have no identified owner (deposits held in anonymous and coded accounts); 1.8. deposits of insurance and reinsurance companies, as well as deposits of insurance and reinsurance companies established in other Member States and third countries; 1.9. deposits of collective investment entities; 1.10. deposits of pension funds; 1.11. deposits of state and municipal institutions and bodies as defined in the Republic of Lithuania Law on the State Service, except for funds belonging to other persons held in deposit accounts of such institutions and bodies; 1.12. deposits of the Bank of Lithuania; 1.13. debt securities and liabilities issued by the participant of the deposit insurance system himself, related to his acceptances and promissory notes; 1.14. electronic money and funds received by electronic money institutions from electronic money holders in exchange for electronic money.
Cases where restrictions to the payment of insurance compensation for deposits apply	<p>It is hereby informed that according to Article 8 of the Republic of Lithuania Law on Insurance of Deposits and Liabilities to Investors, no deposit insurance benefits are paid:</p> <ol style="list-style-type: none"> 2.1. for any deposits, funds, monies, securities and/or liabilities which according to Article 3, Part 2 of the Republic of Lithuania Law on Insurance of Deposits and Liabilities to Investors are not the object of deposit insurance; 2.2. to depositors for deposits in an account, in which no transactions related to a deposit have been executed over 24 months before the date of the respective deposit insured event and the amount of the held deposit is smaller than EUR 10; 2.3. to depositors or other persons, which have the right of claim to the deposit insurance benefit and in respect of which, by reason of the lawfulness of acquisition of funds kept by them in the form of deposits, a judgment of conviction has been passed in a criminal case concerning money laundering and (or) terrorist financing.
Cases where the payment of insurance compensation for deposits is deferred	<p>Please be informed that according to Article 7(4) of the Law on Insurance of Deposits and Liabilities to Investors, the payment of insurance compensation for deposits shall be deferred, when:</p> <ol style="list-style-type: none"> 3.1. there is a lack of data justifying the right of the requestor to the insurance compensation for deposits or if the deposit is the subject of a legal dispute; until the data justifying the right to the insurance compensation for deposits is

	<p>provided or until the final decision of the court is enforced resolving the deposit dispute;</p> <p>3.2. the depositor's right to access the deposit is limited in the cases and under the conditions provided for by laws; until these limitations are lifted;</p> <p>3.3. no deposit-related transactions have taken place in 24 months preceding the date of the deposit insurance event; up to 3 months after the date of the deposit insurance event;</p> <p>3.4. the insurance company receives information from the participant of the deposit insurance system in regard to the amount of insurance compensation for deposits, which will exceed EUR 100 000 due to reasons indicated in Article 4(2) of the Law on Insurance of Deposits and Liabilities to Investors, and for the amount exceeding EUR 100 000; until the amounts indicated in Article 4(2) of the Law on Insurance of Deposits and Liabilities to Investors are clarified, but no later than 3 months after the date of the deposit insurance event;</p> <p>3.5. the eligible deposit is held in a joint or deposit account; until the amounts belonging to a specific person in a joint or deposit account are clarified, but no later than 3 months after the date of the deposit insurance event;</p> <p>3.6. the payment of insurance compensation for deposits is made to the depositors of a branch established in a host Member State by a credit institution established in the Republic of Lithuania under Article 7(7) of the Law on Insurance of Deposits and Liabilities to Investors; until the administrator of deposit insurance system of a host Member State confirms that they are prepared to pay insurance compensation for deposits;</p> <p>3.7. the payment of insurance compensation for deposits is made to the depositors of a branch established in the Republic of Lithuania by a credit institution having its registered office in another Member State under Article 7(8) of the Law on Insurance of Deposits and Liabilities to Investors; until the administrator of deposit insurance system of a Member State of the registered office, where the credit institution that has established a branch in the Republic of Lithuania is a participant of that system, provides the information to the insurance company that is required for the payment of insurance compensation for deposits and transfers the amount of funds required for the payment of insurance compensation for deposits;</p> <p>3.8. a depositor or other person who has the right of claim to an insurance compensation for deposit is charged with money laundering and/or terrorist financing in relation to the legality of the acquisition of the money held as a deposit; until the date of becoming effective of the final decision of the court.</p>
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