

Forbis

Functional Requirements for the NBM Solution

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Common Functional Requirements of Implementation

Forbis develops and delivers secure and mission-critical software solutions for banks, payment institutions, FinTechs, and public sector organizations across Europe. The Company provides software development, implementation, integration, and long-term support services for the financial sector. With deep expertise in banking technologies and regulatory environments, Forbis helps financial institutions modernize core systems, offer a wide range of banking products, and accelerate innovation.

Solution history and versions

Forbis has a long, proven track record of successfully delivering complex IT projects, for example, national currency conversions (Litas to Euro, implementation of European Central Bank directives (PSD2, Open banking, etc.) and core banking system migrations for international customers.

Forbis has a proven track record of implementing systemically important projects:

- Development, implementation and support of the information system of the Treasury Single Account for the State Treasury in Lithuania, including the Treasury Management and Cash Management system.
- Euro currency conversion in Latvia and Lithuania.
- Development according to PSD2 and other EPC directives.
- Development, implementation, and support of financial products related to the provision of SEPA, SEPA Instant Payments and SWIFT in multiple banks.
- Transition of Lithuanian, Latvian, and Estonian branches of Danske Bank AS to the Single Pan-Baltic Instance, so-called BALIN.
- Implementation, support and development of banking system to fit Software-as-a-Service model.

Localisation

Forbis is fully committed to localizing its systems for Moldova, ensuring full compliance with local regulations, language requirements, and business practices.

This commitment is supported by extensive long-term experience in adapting solutions across diverse regions. Forbis leverages its expertise to seamlessly tailor its platform to country-specific needs while maintaining technological standards.

Forbis banking information system FORPOST versions

- FORPOST Grand Update Release is planned for Year 2026 IIIQ.
- Current FORPOST version is 4.7.21.
- During Year 2025, two version updates have been released: 6.0 and 7.0.
- During Year 2024, two version updates have been released: 5.0 and 5.1.

Strategic course of the Forbis Company service delivery

In 2026-2029, Forbis shall keep track of long-term direction regarding the product delivery with some continuous improvements in these areas:

- Security – a core principle in all software development activities at Forbis. The Company has been included in the national cybersecurity register (NKSC) according NIS2 requirements.
- Product delivery based on the SaaS business solutions model, ensuring continuous updates, scalability, and maintenance.
- AI-based solutions development, embedding intelligent automation and advanced data analytics into core banking.

delivLocalicationery

In 2026-2029,

CG.7

The System provides simple and advanced search capabilities for business users across front-office, middle-office, and back-office applications. Search functionality is based on both core business data and metadata associated with system objects, allowing users to quickly find the required information and apply detailed filters where more precise results are needed.

Front-office and middle-office users can search for customers, accounts, contracts, products, and other system objects using different criteria, including customer code, personal code, account number, contract number, product type, object status, date, and other relevant attributes.

Back-office users have dedicated search functions for contracts, transactions, documents, accounting records, and other business objects. These search functions support filtering by a list of criteria specific to the corresponding business process and user role.

The search interfaces are designed to be intuitive and user-friendly. Users may perform quick searches using a simple search field or apply advanced filters to narrow results. Search results are displayed in accordance with the user's access rights, ensuring that users can view only the information they are authorized to access. Supporting screenshots demonstrate examples of advanced filtering, customer and account search, contract search, product search, and back-office search functionality using multiple criteria.

Front-office and Middle-office users screen example for customer's search:

The screenshot displays a user interface for searching customers. On the left, a search modal is open, titled '+ New customer'. It features a search bar with the placeholder text 'Name, personal code or customer code' and a note 'Type in at least 3 characters'. Below the search bar are several filter sections: 'Main information' (Account number, Date of birth: 2020.08.24, Document number, IB user), 'Products' (Payment card number, Contract number), and 'Contacts' (Phone, Email). At the bottom of the modal are 'Cancel', 'Clear filters', and 'Apply' buttons. The background shows a dashboard with a navigation bar (CASH DESK, APPLICATIONS, TASKS, COMMUNICATION MODULE, OPEN BANKING), a date display (20 October 2003, Monday), and several data cards: '1 Overdue', '47 Customers', and '53 Contracts'. A line chart titled 'My performance' shows data for 'This week' (Oct 19 to Oct 25), and a bar chart titled 'Completed tasks' shows data for 'This month' (Done and Rejected).

- Middle-office users contracts advanced search filter:

Advanced filter

Search by contract

Status: State:

Contract number:

Amount: Currency:

Start date: End Date:

Product:

Rate:

Product variant:

Product class:

Search by customer

Customer Type: Type decoding:

Name:

National ID:

Customer code:

Search by users

Creation date: Created by user:

Audit date: Audited by user:

Closing date: Closed by user:

Search by amounts

Contract amount equivalent:

Account balance:

Debt:

Debt equivalent:

Number of days overdue:

Search by risk or classification

Risk group: Risk evaluation:

Classifier: Classifier value:

CG.8

The System supports fast search across current and historical data retained according to the configured data retention policy. Users can search archived payment records using different criteria, including payment date, customer, account, reference number, amount, currency, status, and other metadata. As supporting evidence, an example of search functionality in the payments archive is provided below.

Back-office users archive payments search:

Created and archived	Message type and code	Val. date	Transfer amount and bank	Reference No.	Checked
[2019.01.21]	2024.01.24 SEPA008	11224991731	2003.10.21 522.00 EUR DABADKXXXX	0310170028745803	
[2019.01.21]	2024.01.24 SEPA008	11224991784	2003.10.21 702.00 EUR DABADKXXXX	0310170028745806	
[2019.01.21]	2024.01.24 SEPA008	11224992049	2003.10.21 22.99 EUR DABADKXXXX	0310170028745821	
[2019.01.21]	2024.01.24 SEPA008	11224991943	2003.10.21 516.00 EUR DABADKXXXX	0310170028745815	
[2019.01.21]	2024.01.24 SEPA008	11224991890	2003.10.21 2.332.80 EUR DABADKXXXX	0310170028745812	

Transaction ref: 100028745812

Tags	Transactions	History	Savepoints
TXID	Transaction Identification	0310170028745812	
DB_NAME	Debtor Name	Džugaitis Sabukynas (Cust)	
DB_COUNTRY	Debtor Country	FI	
DB_ADDRESS	Debtor Address	Naupioj g. 15-19	DB_ADDRESS 1
DB_ADDRESS	Debtor Address	?	DB_ADDRESS 2
DB_TYPE	Debtor Organisation/Private Identif	?	
DB_ID	Debtor Identification	?	
DB_ID_TYPE	Debtor Identification Type	?	
DB_ACCNT	Debtor Account	LT324010049500131015	
DB_AGMT_BIC	Debtor Bank Bic	PARKLT22XXX	
CR_NAME	Creditor Name	GC Rieber Compact A/S	
CR_COUNTRY	Creditor Country	NO	

CG.10

The System provides filtering functionality directly within working forms, operational lists, registers, journals, and processing screens. Users can narrow the displayed data by different.

Middle-office users contracts search:

Contract No.	Customer	Contract amount	Cur.	Account balance	Debt	Start Date	End Date	Status
BP1530060287-P-4	Paulius Surname 83ef991f	15,812.32	EUR	0.00	—	2013-06-20	2036-06-23	●
0020018060007	Paulius Surname 83ef991f	29,029.59	EUR	0.00	—	2001-08-17	2026-08-18	●
100_MR	Vanda Boruzienė	10,000.00	EUR	-10,000.00	—	2003-10-20	2004-10-20	●
AD/450993/8	Asta Sivicki New 1	10,000.00	EUR	13,586.13	—	2003-10-17	2103-10-15	●
AD/451855/3/1	Testukė Pavardė	2,300.00	EUR	0.00	—	2003-10-15	2005-10-28	●
AD/452591/1/1	Testukė Pavardė	1,000.00	EUR	0.00	—	2003-10-15	2005-10-28	●
AD/452852/1/1	Testukė Pavardė	1,300.00	USD	0.00	—	2003-10-15	2005-10-28	●
AD/452892/1/1	Testukė Pavardė	1,230.00	EUR	-900.00	—	2003-10-15	2005-10-28	●
AD/452993/1/1	Testukė Pavardė	1,523.00	EUR	0.00	—	2003-10-15	2005-10-28	●
AD/453032/1/1	Testukė Pavardė	1,563.00	USD	0.00	—	2003-10-15	2005-10-28	●
AD/453072/1/1	Testukė Pavardė	999.00	EUR	0.00	—	2003-10-15	2005-10-28	●
AD/493815/1	TEST CREDIT	10,000.00	EUR	300.00	—	2003-10-16	2008-10-16	●

CG. 11

The System supports configuration of business parameters used in accounting, tax, and fee-related processing. Authorized NBM users can modify applicable parameters, such as fee percentages, calculation bases, thresholds, effective dates, validity periods, rounding rules, exemptions, and related accounting parameters, depending on legislative, regulatory, or internal policy changes. There are possibility to manage transactions tariffs and bank products tariffs separately.

Such changes can be performed through dedicated back-office configuration forms without modifying the source code. Access to these functions is restricted to authorized users according to the role and permission model. All parameter changes are auditable. The System records information about the changed parameter, previous and new values, user who performed the change, timestamp, and effective period where applicable.

CG. 13

The System is designed to support efficient work with large volumes of business data while maintaining an intuitive and user-friendly interface. Users can navigate large datasets, such as contract lists, using paging, filtering, sorting, and search criteria, allowing them to quickly locate and process the required information.

The user interface provides menus, toolbars, contextual actions, dashboards, diagrams, notifications, and direct access to record details. These elements help users perform daily operations efficiently and support the

generation and review of reports.

Contract No.	Customer	Contract amount	Cur.	Account balance	Debt	Start Date	End Date	Status
AD/452591/1/1	Testukė Pavardė	1,000.00	EUR	0.00	—	2003-10-15	2005-10-28	●
AD/452852/1/1	Testukė Pavardė	1,300.00	USD	0.00	—	2003-10-15	2005-10-28	●
AD/452892/1/1	Testukė Pavardė	1,230.00	EUR	-900.00	—	2003-10-15	2005-10-28	●
AD/452993/1/1	Testukė Pavardė	1,523.00	EUR	0.00	—	2003-10-15	2005-10-28	●
AD/453032/1/1	Testukė Pavardė	1,563.00	USD	0.00	—	2003-10-15	2005-10-28	●
AD/453072/1/1	Testukė Pavardė	999.00	EUR	0.00	—	2003-10-15	2005-10-28	●
AD/493815/1	TEST CREDIT	10,000.00	EUR	300.00	—	2003-10-16	2008-10-16	●
AD/494874/1/1	Testukė Pavardė	300,000.00	EUR	-396,402.30	—	2003-10-17	2007-10-17	●
AD/494875/1/1	Testukė Pavardė	1,600,000.00	EUR	-194,328.87	—	2003-10-17	2007-12-15	●
AD/514406/1	Darius Latvys	5,000.00	EUR	-2,500.00	—	2003-10-17	2103-10-17	●
AD/514470/1	Darius Latvys	16,000.00	EUR	-8,000.00	—	2003-10-17	2013-10-17	●
AD/514502/1	Darius Latvys	8,000.00	EUR	-4,000.00	—	2003-10-17	2013-10-17	●

CG. 14 The System supports import and export of information in widely used file formats,

including **XLS, XLSX, XML, TXT, CSV, PDF**, and other agreed formats where applicable.

This capability is provided through the **FileGate** subsystem, which manages controlled file exchange between the System, users, internal applications, and external systems. FileGate supports file validation, transformation, processing, logging, and error handling.

Where required, data can be transformed before import into the System or before export from the System. Transformation rules may include format conversion, field mapping, structure validation, encoding rules, and preparation of output files according to the required format.

CG. 15

The System supports automatic detection of predefined business events through scheduled jobs, business rules, and notification mechanisms. Currently, critical information and operational notifications can be sent to responsible users by email.

This mechanism can be applied to sensitive business issues, such as approaching deadlines, exceeded transaction thresholds, pending approvals, operational exceptions, and other configured events. Notifications can include event details, affected object, timestamp, responsible user or group, and recommended action where applicable. As part of the implementation, the notification mechanism will be extended where required to provide user-facing system alerts in addition to email notifications. Alert rules will be configurable by event type, severity, threshold, recipient group, and delivery channel, according to NBM requirements.

CG. 16

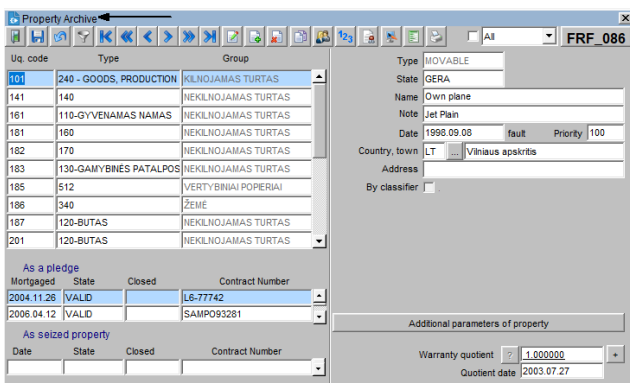
The System supports the storage and availability of historical versions and archived records of documents, transactions, contracts, reports, fees, account restrictions, and other business objects. Historical information remains accessible to authorized users according to the configured data retention policy and access-right model.

The System includes multiple dedicated archive and historical-review interfaces, such as:

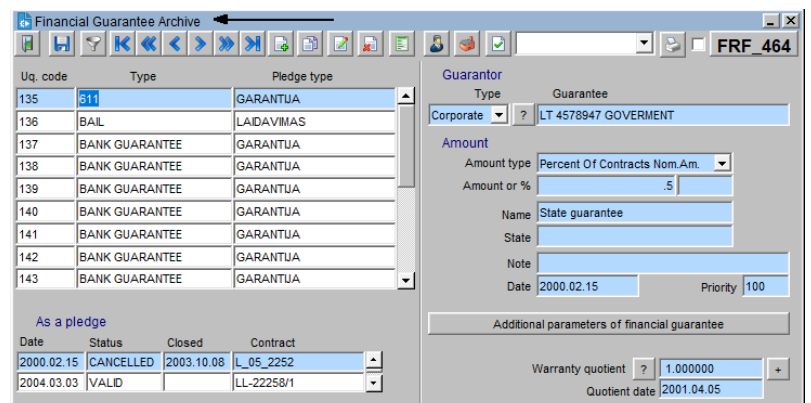
- Payment Message / Document Archive;
- Property Archive;
- Financial Guarantee Archive;
- Closed Contracts Archive;
- Account Blocks / Holds Archive;
- Report Archive;
- Customer Fees Archive;
- Others bank data.

These interfaces allow users to search, filter, review, and access historical data when required for operational analysis, audit, reconciliation, reporting, investigation, or regulatory purposes.

• Back-office users screen example for Property archive



• Back-office users screen example for Financial Guarantee archive:



CG 20

The System provides traceability for electronic documents and business objects throughout their lifecycle. For each relevant record stored in the database, the System records metadata such as creation timestamp, user who created the record, last modification timestamp, and user who modified the record. This information allows authorized users to identify the persons responsible for creating, modifying documents and related business objects.

Supporting screenshots below demonstrate the availability of creation and modification metadata and audit-trail information in the System.

The screenshot displays the FORBIS system interface. On the left is a navigation menu with options like Overview, Profile, Management, Products, Accounts, Cards, Notices, Tasks, Cash desk, and Applications. The main area shows 'ID documents' with filters for Type (All) and Status (Active). A list of documents is shown, including a 'Passport' from Lithuania with ID KL6632587, issued in Kaunas on 2001-01-05, valid until 2030-01-11. An 'Audit Record' window is open over the document, showing creation details: Created (FFWS) on 2023.07.18 11:30:39.619512+03.00 and Last Update (FORPOST/SYSTEM) on 2024.12.17 17:46:52.022817+02.00. An 'Audit Trail' window is also open, showing a table of document actions:

Status	Country	D
Cancelled	LV	ALL_D
Active	LT	ALL_D
Suspend	LT	ALL_D
Active	EE	ALL_D

The audit trail also shows actions like 'Insert', 'duplicate', 'Export', and 'Lock'. A 'Documents' table is visible in the background with columns for Name, Number, Place of issue, Date of issue, Valid until, and Main.

Lot I CBO Functional Requirements

1. Accounting and Financial Management

CF.5

The proposed solution enables the creation of a Chart of Accounts tailored to the Client's specific requirements.

1. Support for an Individual Chart of Accounts

The system supports the creation of a flexible and fully customized Chart of Accounts, allowing the definition of all required balance sheet and off-balance-sheet accounts, as well as their detailed breakdowns.

Within the system, the Chart of Accounts is treated as a comprehensive structure comprising accounts and their respective levels of detail. It can be configured in accordance with the Client's business model, regulatory requirements, required level of data granularity, and reporting needs.

Individual accounts participating in financial transaction postings are created in the system based on the Chart of Accounts.

2. Structural Flexibility and Granularity

The Chart of Accounts is implemented using a hierarchical structure, enabling the creation of a model with the required level of detail and complexity, including:

- balance sheet and off-balance-sheet positions;
- classes;
- groups;

- accounts;
- detailed breakdowns.

This approach enables:

- the design of a customized logical structure;
- the segmentation of data to the required level of detail;
- the implementation of institution-specific accounting requirements.

3. Parameterization and Management

The solution provides extensive capabilities for managing the Chart of Accounts, including:

- creation and administration of account classes, groups, and balance sheet/off-balance-sheet accounts;
- definition of account breakdowns and their attributes;
- configuration of account limits;
- assignment of additional characteristics.

4. Adaptability and Maintainability

The solution ensures that the Chart of Accounts is not static and can be:

- configured and adjusted during the initial implementation phase;
- extended or modified during system operation;
- adapted in response to changes in regulatory requirements, organizational structure, or business needs.

5. Support for Specific Accounting Models

The solution enables the implementation of specific accounting scenarios and operational logic associated with an individual Chart of Accounts, including:

- automated transaction posting based on predefined account correspondences;
- use of designated accounts in specific product accounting areas (e.g., loans, treasury, etc.);
- assignment of additional attributes and schemes influencing automated transaction processing.

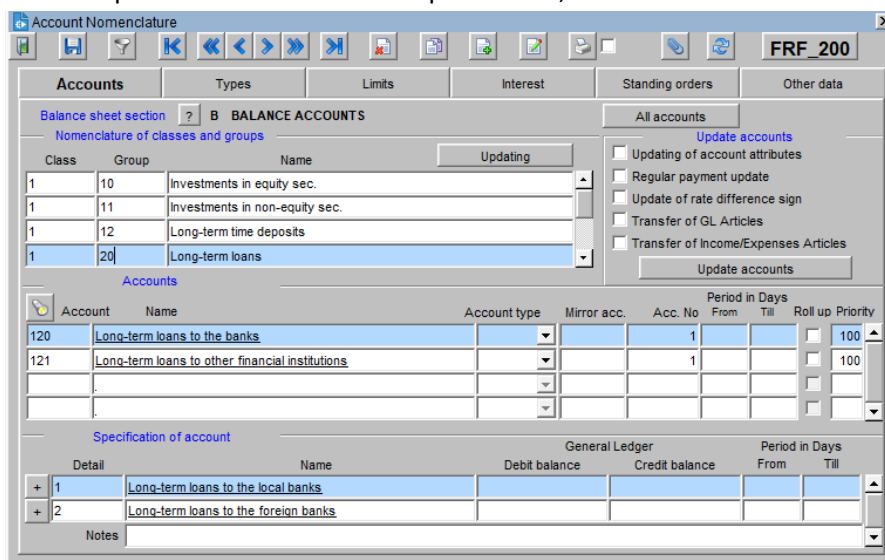
As a result, the Chart of Accounts serves not only as a structural accounting component but also as an integral part of the overall business logic.

6. Compliance with the Uniqueness Requirement

Based on the above capabilities, the solution:

- enables the creation of a fully unique Chart of Accounts;
- ensures its management within the scope of a specific institution;
- does not require the use of standardized Charts of Accounts applied by other financial institutions;
- supports institution-specific data classification and aggregation requirements

Chart of Accounts segment:



CF.6

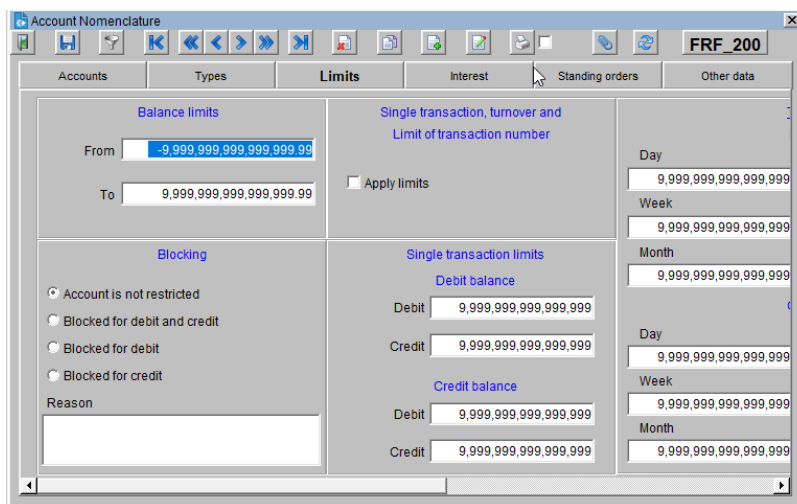
The proposed solution fully supports the implementation and operation of a comprehensive Chart of Accounts (CoA), covering multiple account types, flexible balance behaviour, and the use of off-balance sheet accounts in accordance with the stated requirement.

The system enables the definition and management of balance sheet accounts within a structured Chart of Accounts, organized by balance sections, classes, groups, and accounts with detailed breakdowns (specifications). Each account is assigned configurable attributes, including account type classification, which supports the differentiation of accounts based on their financial nature (e.g., asset or liability accounts). This classification is centrally maintained at the account specification level (via the “Types” functionality) and is consistently applied to all individual accounts, ensuring uniform accounting treatment and reporting consistency.

The solution further provides advanced balance control mechanisms through the parameterization of account limits. Using the “Limits” functionality, lower and upper thresholds for account balances can be defined, allowing precise control over debit and credit positions. This enables accounts to operate across both debit and credit balances within predefined limits, supporting scenarios where balances may transition between positive and negative positions. Such configuration ensures the controlled handling of accounts where negative balances (overdraft positions) are permitted, in line with defined financial rules and business requirements.

Additionally, the system supports differentiated General Ledger (GL) mapping for debit and credit balances at the account/detail (specification) level. This ensures that account balances are correctly classified and posted in the General Ledger depending on whether they represent debit or credit positions, thereby maintaining accuracy in financial statements and regulatory reporting.

The Chart of Accounts framework also includes full support for off-balance sheet accounts, which are maintained within the same unified structure as balance sheet accounts. These accounts are organized, parameterized, and managed using the same principles of classification (class, group, account, specification), ensuring the consistent handling of memorandum accounts, contingent liabilities, and other off-balance sheet items. Off-balance sheet accounts are also included in reporting through standard reporting tools, ensuring transparency and compliance with institutional and regulatory requirements.



Furthermore, the system provides centralized management of account attributes, whereby all configuration parameters defined at the account specification level (including types, limits, and other attributes) are automatically propagated to individual accounts. This ensures consistency, reduces manual intervention, and enhances control over account behaviour throughout the entire lifecycle.

CF.8

The proposed solution provides a fully configurable and centrally governed Chart of Accounts (CoA), enabling to define, adjust, and maintain account structures and attributes in line with regulatory, financial, and operational requirements.

The CoA is managed through the FRF_200 “Nomenclature of Accounts” module, which supports the creation, parameterisation, and ongoing management of balance accounts and their specifications, including the controlled propagation of attributes to individual accounts.

1. Multi-Dimensional Accounting Capabilities

The system supports multi-dimensional accounting records, including:

- Processing of transactions in the original transaction currency;
- Conversion of transaction amounts into the national currency, including support for revaluation rules and foreign exchange (FX) difference calculation;
- Conversion of transaction amounts into reporting currencies (EUR and/or USD);
- Support for foreign currency operations with revaluation mechanisms, including automated calculation of FX differences and their allocation to income and expense accounts.

2. Account Structure and Classification

The system ensures consistent classification of accounts through parameterised attributes defined at the account specification level and inherited by individual accounts.

Supported classification dimensions include:

- Types of accounts (e.g., bank accounts, customer accounts, cash accounts, correspondent accounts);
- Groups of account types (e.g., bank income, deposits, cash accounts, assets, liabilities, income, expenses, etc.);
- Analytical structure through detailed account specifications and subtype attributes;
- Hierarchical structuring across balance sheet components, classes, and account groups.

3. Revaluation and Monetary Accounts

The system supports the designation of monetary accounts subject to revaluation, with configurable parameters, including:

- Activation or deactivation of exchange rate difference calculation;
- Definition of revaluation accounts for posting FX gains and losses;
- Automated calculation and posting into predefined parameterized accounts.

4. Account Controls and Restrictions

The solution provides comprehensive account-level control mechanisms, including:

4.1 Blocking Controls

- Debit blocking;
- Credit blocking;
- Full blocking and unblocking;
- Assignment of blocking reasons.

4.2 Balance and Transaction Limits

- Definition of minimum and maximum balance limits;
- Single transaction limits;
- Turnover limits across defined periods (daily, weekly, monthly, etc.);
- Limits on the number of transactions (daily, weekly, monthly, etc.).

All limits are configurable at the specification level and are automatically applied to individual accounts. In addition, the system allows the configuration of additional account attributes, as required.

5. Centralised Configuration and Standardisation

All account attributes and parameters are:

- Maintained centrally within the CoA framework;
- Defined and managed through account specifications;
- Automatically inherited by individual accounts.

This ensures:

- Standardised account setup;
- Reduced manual intervention;
- Consistent application of accounting rules across the institution.

Centralized management of attributes ensures high data quality and consistency.

CF.9

Update of accounts/specification of account and of account type:

CF.16

Example of prepared balance sheet report

			thousand EUR		
	Items		In Euro	Foreign Currency	Total
	A		1	2	3
4	ASSETS				
5	1. CASH		145.6	15.7	691.3
6	1.1. Banknotes and Coins		210.2	30.1	690.3
7	1.2. Other Payment Instruments		135.4	35.6	601.0
8	2. FUNDS IN BANKS		678.3	39.2	467.5
9	2.1. DEPOSITS		678.3	39.2	467.5
10	2.1.1. Demand Deposits		345.6	10.4	556.0
11	2.1.2. Term Deposits		332.7	78.8	911.5
12	3. FUNDS IN FOREIGN BANKS		765.4	15.6	111.0
13	4. FUNDS IN THE CENTRAL CREDIT UNION		890.1	11.5	211.6
14	4.1. DEPOSITS		890.1	11.5	211.6
15	4.1.1. Demand Deposits		123.4	1.2	234.6
16	4.1.2. Term Deposits		766.7	0.3	977.0
17	4.2. Special Funds		134.5	0.5	145.0
18	4.3. LOANS		678.9	9.8	578.7
19	4.3.1. Short-term (up to 1 year)		145.6	1.1	456.7
20	4.3.2. Long-term (more than 1 year)		333.3	8.7	222.0
21	5. FUNDS IN CREDIT UNIONS		678.9	7.6	366.5
22	5.1. DEPOSITS		178.9	7.6	166.5
23	5.1.1. Demand Deposits		145.6	5.6	91.2
24	5.1.2. Term Deposits		33.3	2.0	75.3
25	5.2. LOANS		34.5	3.4	57.9
26	5.2.1. Short-term (up to 1 year)		89.0	8.9	67.9
27	5.2.2. Long-term (more than 1 year)		45.5	4.5	90.0
28	6. LOANS GRANTED		56.7	5.4	22.1
29	6.1. SHORT-TERM (UP TO 1 YEAR)		54.3	5.6	99.9
30	6.1.1. TO CREDIT UNION MEMBERS		54.3	5.6	99.9
31	6.1.1.1. To Legal Entities		78.9	7.6	36.5
32	6.1.1.2. To Natural Persons		75.4	8.0	33.4
33	6.1.2. TO ASSOCIATE MEMBERS OF THE CREDIT UNION		32.1	1.0	33.1
34	6.1.2.1. To Legal Entities		45.6	3.4	39.0
35	6.1.2.2. To Natural Persons		186.5	7.6	34.1

Example of prepared Profit/Loss report

	A	B	C	D	F
1					thousand EUR
2		Items			Amount
3		A			1
4	1.	INTEREST AND SIMILAR INCOME			45.6
5	1.1.	On funds in banks			56.7
6	1.2.	On funds in foreign banks			89.3
7	1.3.	On funds in the central credit union			34.5
8	1.4.	On loans granted by the credit union			56.2
9	1.5.	On loans granted to credit union members			10.8
10	1.6.	On loans granted to associate members of the credit union			87.4
11	1.7.	On loans granted to credit union associations			23.6
12	1.8.	On debt securities			45.9
13	1.9.	On discount securities			89.2
14	2.	FEES AND COMMISSION INCOME			76.4
15	2.1.	On payment and settlement transactions			55.3
16	2.2.	On credit granting and servicing			37.6
17	2.3.	Other			73.5
18	3.	OTHER OPERATING INCOME			42.8
19	3.1.	Rental income			12.4
20	3.2.	Other income			30.4
21	4.	NET GAIN ON FINANCIAL ASSETS (LIABILITIES)			34.7
22	4.1.	From operations in foreign currency			87.2
23	4.2.	From debt securities			47.5
24	5.	DIVIDENDS, PROFIT SHARE FROM THE CENTRAL CREDIT UNION			78.9
25	6.	NET GAIN ON FINANCIAL ASSETS (LIABILITIES)			98.6
26	6.1.	From operations in foreign currency			55.4
27	6.2.	From debt securities			33.2
28		TOTAL INCOME			76.9
29	7.	INTEREST EXPENSE			87.3
30	7.1.	To banks			56.8
31	7.2.	To foreign banks			89.7
32	7.3.	To the central credit union			34.6
33	7.4.	To other credit unions			57.1
34	7.5.	To credit union associations			56.7
35	7.6.	To credit union members			82.4

Example of prepared Capital report

CAPITAL REPORT		
2024-05-18		
(date)		
		Generate XBRL
1.	CREDIT UNION CAPITAL	50.30
1.1.	TIER 1 CAPITAL (T1)	25.60
1.1.1	Common equity tier 1 capital and related surplus not subject to additional own funds requirements	30.45
1.1.2	Retained earnings (statutory reserve)	10.20
1.1.3	Other reserves or reserve capital	0.75
1.1.4	Other comprehensive income	10.35
1.1.4.1.	Actuarial gains on pension obligations	0.60
1.1.4.2.	Revaluation gains on property	0.15
1.1.5	Revaluation gains on other reserves	0.50
1.1.6.	(-) Goodwill	0.00
1.1.7.	(-) Intangible assets (net value)	0.00
1.1.8.	(-) Deferred tax assets	0.35
1.1.9.	(-) Deferred tax liabilities	1.40
1.1.10.	(-) Investments in own equity instruments	0.25
1.1.11.	(-) Own financial instruments	0.00
1.1.12.	(-) Deductions from Tier 1 capital	0.00
1.2.	TIER 2 CAPITAL (T2)	14.70
1.2.1.	85% of general loan loss allowance	10.40
1.2.2.	85% of specific loan loss allowance	0.30
1.2.3.	Revaluation gains on property, net of points 1.1.4.2	1.20
1.2.4.	Reserves for general banking risks	1.60
1.2.5.	Subordinated loans	1.40
1.2.6.	(-) Granted subordinated loans	1.75
1.2.7.	Additional own funds requirements	1.55

CF.24

Figure 1 Off-balance records examples

Operation code	Doc. No.	Account/Debit	Account/Credit	Amount	Transaction code	Contract code
✓ NB_P	25214550	Off-balance expenses	99937080 Off-balance income	2,000.00	100036775212	GSB03634259
✓ NB_P	25214550		99937082	2,000.00	100036775214	GSB03634259
✓ NB_P	25214550		99937081	2,000.00	100036775216	GSB03634259
✓ NB_P	25215144		99937083	10,000.00	100036775218	GSB03634260
✓ NB_P	25215144		99937085	10,000.00	100036775220	GSB03634260
✓ NB_P	25215144		99937084	10,000.00	100036775222	GSB03634260
✓ NB_P	25215452		99937083	2,000.00	100036775224	GSB03634260
✓ NB_P	25215452		99937085	2,000.00	100036775226	GSB03634260
✓ NB_P	25215452		99937084	2,000.00	100036775228	GSB03634260
✓ NB_I	25215625	99937083	EUR	100.00	100036775232	GSB03634260
✓ NB_I	25215625	99937085	EUR	100.00	100036775234	GSB03634260
✓ NB_I	25215625	99937084	EUR	100.00	100036775236	GSB03634260
✓ NB_I	26092159	99937080	EUR	1,000.00	100036775254	GSB03634259
		TEST CREDIT				
		TEST CREDIT				

Parameterisation on operation code for one-side record

CF.26

The closing and opening of each accounting period is implemented as a structured process consisting of three stages:

- Execution of pre-date-change processes (BEFORE processes);
- System date transition;
- Execution of post-date-change processes (AFTER processes).

BATCH Process Formation (FRF_064)

Batches and rows	Rows	Types
Batches	Briefly	Description
AFTER_EOC	Tasks performed after end of day	
AFTER_EOM	Tasks: after end of month	
AFTER_EQO	Tasks: after end of quarter	
AFTER_EOW	Tasks: after end of week	

Batch hierarchy

- CARD_OVERDRAFT_OBLIGATION
- REVALUE_BRANCH
- ACTUALIZE_INTERESTS
- CREDIT_LINE_AEOD_SB
- DO_ACTIONS_AEOD
- CARD_OVERDRAFT_OBLIGATION
- DIRECT_DEBIT
- ACQUIRED_PROPERTY_AEOD
- TRANS_POSTING
- ACCTN_INTEREST
- SET_CASH_POOLING_INTST
- KRT_PENALTY_INTST
- RESET_RU047_FILE_NR

Row properties

Priority | 10 | value | 100145090407 | Max. executors

Command

```

DECLARE
  lc_pdt      VARCHAR2(30) :=
    'CARD_OVERDRAFT_DNB';
  lc_branch  VARCHAR2(30) := frl_000.
get_current_branch;
  ld_dt      DATE := frl_000.
get_bsheet_dt(lc_branch);

BEGIN
  FRAL_084_PDF_EXEC_SERVICE(lc_pdt,
    lc_branch, ld_dt, 'OBLIGATION');

```

Error handling

Skip Repeat Count

Each stage comprises a predefined sequence of system actions and tasks.

For the annual accounting period closing, the System supports execution of specialized tasks, including but not limited to:

- recalculation of foreign exchange differences on account balances;
- recalculation of accrued interest;
- execution of internal system service actions related to different financial products;
- calculation of profit and loss and, where required, transfer of results to prior period accounts;
- closure of account positions.

The initiation of accounting period closing processes is performed automatically via dedicated system jobs. The System **provides a system event log for the daily closing process**, recording all system events executed during the daily accounting period closing.

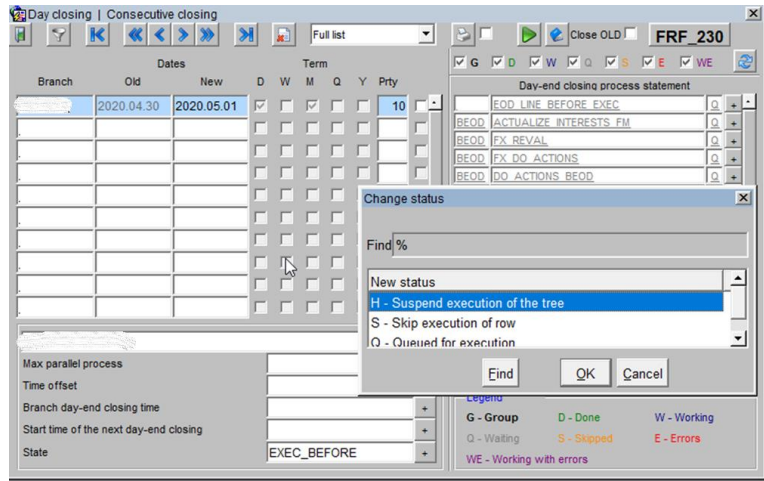
The System enforces controlled access to closed periods. Operations affecting a closed accounting period may only be performed by authorized users who have been granted permission to process transactions with past dates. Such permissions are managed through user access rights assigned to specific operation codes.

Upon execution of an operation in a closed period, the System automatically ensures recalculation of balances and checkpoints for all related accounts in subsequent accounting periods. These recalculations are carried

out through batch processing mechanisms, the execution of which is controlled at the system user authorization level.

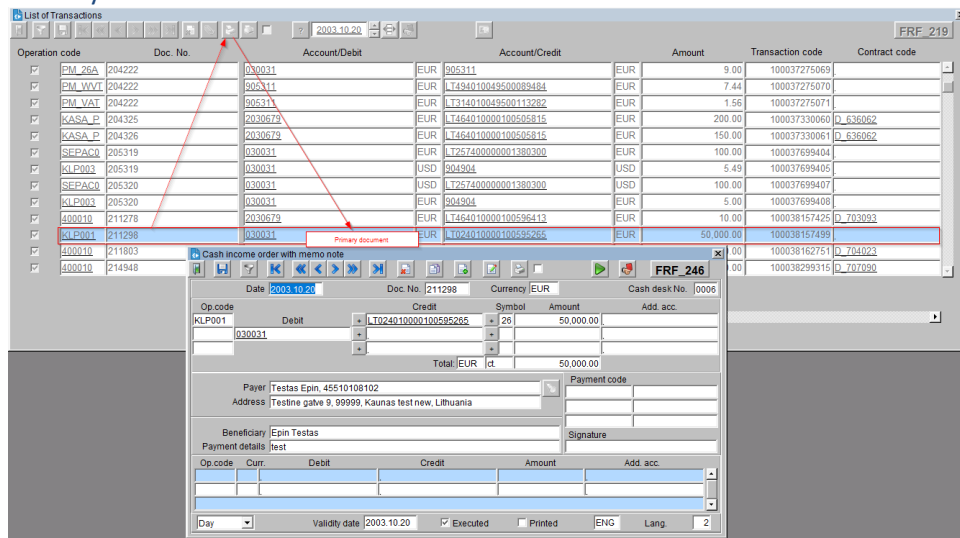
CF.30

In the event that unexpected situations arise during the end-of-day closing process, the System allows an authorized user to make a decision to temporarily suspend the execution of end-of-day processes. This functionality enables responsible personnel to assess the situation, perform necessary analysis, and take an informed decision before resuming or completing the operational day closing.



CF.35

Primary document of transaction



CF.36 a.

Example of balance

Branch name		TEST bank		Report generation date and time: 2025-05-22 10:01:54							
Branches		from 2026-04-01 till 2026-04-30									
Balance accounts											
Balance account class	Balance account class name	Balance account group	Balance account number	Balance account group name	Balance account details name	Incoming balance		Turnover		Outgoing balance	
						Active	Passive	Debit	Credit	Active	Passive
110	MONEY	1	1101	Banknotes and coins	00	1 347,68	0,00	0,00	0,00	1 347,68	0,00
112	FUNDS IN CENTRAL CREDIT UNION	1	1121	Demand deposit	00	1 508,88	0,00	0,00	0,00	1 508,88	0,00
114	FUNDS ON ACCOUNTS OF OTHER	2	1142	Payment services' users an	00	1 000,00	0,00	0,00	0,00	1 000,00	0,00
116	FUNDS IN CREDIT INSTITUTIONS	1	1161	Funds available on accounts	00	1 202,80	0,00	0,00	3,00	1 199,80	0,00
118	GRANTED LOANS	1	1181	To users of electronic mon	00	1 441,31	0,00	2 802,00	234,97	008,34	0,00
118	GRANTED LOANS	2	1182	Other loans	00	1 780,33	83,33	0,00	50,22	1 730,71	83,33
118	GRANTED LOANS	5	1185	Lengvinais paskolas su LB	00	1 802,84	0,00	0,00	0,00	1 802,84	0,00
119	CUSTOMER'S DEBT TO BANK	2	1192	Advance payments	00	1 832,00	0,00	0,00	0,00	1 832,00	0,00
120	INVESTMENTS INTO CENTRAL CRE	0	1200	Investments into central cre	00	1 900,00	0,00	0,00	0,00	1 900,00	0,00
123	INVESTMENT IN LONG-TERM SECU	0	1230	Long-term investments into	00	1 900,00	0,00	0,00	0,00	1 900,00	0,00
123	INVESTMENT IN LONG-TERM SECU	0	1230	Long-term investments into	30	1 575,75	0,00	0,00	0,00	1 575,75	0,00
125	INTANGIBLE ASSETS	6	1256	Other intangible assets	00	1 708,92	0,00	0,00	0,00	1 708,92	0,00
125	INTANGIBLE ASSETS	7	1257	Amortisation of other intang	00	0,00	27 032,84	0,00	0,00	0,00	27 032,84
126	TANGIBLE LONG-TERM ASSETS	3	1263	Equipment and other fixed	00	1 527,17	0,00	0,00	0,00	1 527,17	0,00
126	TANGIBLE LONG-TERM ASSETS	4	1264	Vehicles	00	1 500,00	0,00	0,00	0,00	1 500,00	0,00
126	TANGIBLE LONG-TERM ASSETS	5	1265	Depreciation of tangible fixe	00	0,00	182 175,49	0,00	0,00	0,00	182 175,49
128	OTHER PROPERTY (OTHER ASSE	1	1281	Transit accounts	00	1 925,91	145 029,79	10,49	41,72	928,91	145 064,02
128	OTHER PROPERTY (OTHER ASSE	1	1281	Transit accounts (oth	01	1 248,75	395 248,73	0,00	0,00	248,75	395 248,73
128	OTHER PROPERTY (OTHER ASSE	2	1282	Accrued revenue	05	0,68	0,00	0,00	0,48	0,18	0,00
128	OTHER PROPERTY (OTHER ASSE	2	1282	Accrued revenue	10	612,79	83,45	0,00	0,00	612,79	83,45
128	OTHER PROPERTY (OTHER ASSE	2	1282	Accrued revenue	20	1 903,85	1 917,28	0,00	20,33	863,52	1 917,28
128	OTHER PROPERTY (OTHER ASSE	2	1282	Accrued revenue	33	1 424,26	0,00	0,00	0,00	1 424,26	0,00
128	OTHER PROPERTY (OTHER ASSE	2	1282	Accrued revenue	50	1 301,12	0,00	0,00	0,00	1 301,12	0,00
128	OTHER PROPERTY (OTHER ASSE	3	1283	Deferred expense	00	1 972,97	0,00	0,00	0,00	1 972,97	0,00
128	OTHER PROPERTY (OTHER ASSE	3	1283	Deferred expense	01	731,85	0,00	0,00	0,00	731,85	0,00
128	OTHER PROPERTY (OTHER ASSE	4	1284	Other assets	00	45,00	0,00	0,00	0,00	45,00	0,00
128	OTHER PROPERTY (OTHER ASSE	4	1284	Other assets	04	1 379,89	0,00	0,00	0,00	1 379,89	0,00
128	OTHER PROPERTY (OTHER ASSE	4	1284	Other assets	05	1 063,48	0,00	0,00	0,00	1 063,48	0,00
128	OTHER PROPERTY (OTHER ASSE	5	1285	Sukauptos pajamos už lėng	00	1 647,06	0,00	0,00	0,00	1 647,06	0,00
B	Total balance accounts					305 230,67	118 405 275,55	20 878,21	20 878,21	774,07	118 407 918,95

CF.36 c.

Example of parameters operation register

List of Transactions

2026.04.02 FRF_219

Cleared/Book	Doc. No.	Account/Debit	Account/Credit	Amount	Transaction code	Contract code			
100010	11122340	LT795016028050000001	EUR LT475016024820011060	.02	72500955	D010-3713745			
100010	11122340	LT795016028050000001	EUR LT205016024820011061	.21	72500957	D010-3713745			
100010	11122340	LT105016023820007880	EUR LT665016047949320151	900.00	72500965	D010-3713514			
100010	1112	Parameter form - TRNS_LIST - Transactions list					EUR 1,700.00	72500967	D010-3713745
100010	1112	Parameter form - TRNS_LIST - Transactions list					EUR 500.00	72500969	D010-6517615
100010	1112	Parameter form - TRNS_LIST - Transactions list					EUR 438.00	72501085	BNPL/9642293
100010	1112	Parameter form - TRNS_LIST - Transactions list					EUR 4.38	72501087	BNPL/9642293
100010	1112	Parameter form - TRNS_LIST - Transactions list					EUR 433.62	72501089	BNPL/9642293
100010	1114	Parameter form - TRNS_LIST - Transactions list					EUR 350.00	72501510	BNPL/9642313
100010	1114	Parameter form - TRNS_LIST - Transactions list					EUR 3.50	72501512	BNPL/9642313
100010	1114	Parameter form - TRNS_LIST - Transactions list					EUR 346.50	72501514	BNPL/9642313

Parameter form - TRNS_LIST - Transactions list

Parameter name	Value
Date from	2026.04.02
Date till	2026.04.02
Debeto balansines sąskaitos numeris	%
Debeto balansines sąskaitos detalizacija	%
Kredito balansines sąskaitos numeris	%
Kredito balansines sąskaitos detalizacija	%
Debeto dalyvio kodas VKISVA sistemoje	%
Debeto dalyvio pavadinimas	%
Kredito dalyvio kodas VKISVA sistemoje	%
Kredito dalyvio pavadinimas	%
Debeto sąskaitos numeris	%

cord: 11/39

Operacijos suma ekvivalentu (EUR)

Operacijos kodas

Sandorio numeris

Dokumento numeris

Unikalus operacijos numeris (trns_code)

Susijusių operacijų bloko kodas (trns_ring)

Papildomas sąskaitos numeris

Naudotojo identifikacinis numeris

Mokėtojo banko korespondento BIC kodas

Mokėtojo kredito įstaigos BIC kodas

Mokėtojo šalies kodas

Parameter form - TRNS_LIST - Transactions list

Parameter name	Value
Gavėjo kredito įstaigos BIC kodas	%
Gavėjo šalies kodas	%
Gavėjo sąskaita	%
Struktūrizuotos mokėjimo paskirties kodas	%
Mokėjimo paskirtis	%
Unikalus mokėjimo identifikatorius (EndToEndId)	%
Pajamų centro numeris	%
Emisijos numeris	%
Reversuota operacija	%
Reversuojanti operacija	%
Dokumento tipas	%

Example of transactions list

Operacijų sąrašas																							
Ataskaitos laikotarpis: 2024-05-17 - 2024-05-18																							
Ataskaitos sukūrimo data: 2026-05-21 23:20:37																							
Operacijos data	Debeto balansines sąskaitos numeris	Debeto balansines sąskaitos detalizacija	Kredito balansines sąskaitos numeris	Kredito balansines sąskaitos detalizacija	Debeto dalyvio pavadinimas	Debeto dalyvio kodas VKISVA sistemoje	Kredito dalyvio kodas	Kredito dalyvio pavadinimas	Kredito dalyvio kodas VKISVA sistemoje	Debeto sąskaitos numeris	Debeto sąskaitos valutas kodas	Kredito sąskaitos numeris	Kredito sąskaitos valutas kodas	Operacijos suma	Operacijos suma ekvivalentu (EUR)	Mokėtojo banko korespondento BIC kodas	Mokėtojo kredito įstaigos BIC kodas	Mokėtojo šalies kodas	Mokėtojo sąskaita	Gavėjo banko korespondento BIC kodas	Gavėjo kredito įstaigos BIC kodas	Gavėjo šalies kodas	
2024-05-17	9811	111	9871	001	TEST_1	10031	ELTA	10021	10021	LT11404006361000001	EUR	LT544040063670000004	EUR	15.00	15.00	MFRLLT22XXX	LT	LT	LIABLT2XMSD	VB0EATWXXX	AT		
2024-05-17	9811	111	9871	001	TEST_2	10031	ELTA	10021	10021	LT78704006361000001	EUR	LT774040063670000004	EUR	1.00	1.00	MFRLLT22XXX	LT	LT	LIABLT2XMSD	CBVILT2XXX	LT		
2024-05-17	9851	001	7831	002	ABC	10021	U-10	10021	10021	LT03404006365000001	EUR	LT554040063670000020	EUR	10.31	10.31	MFRLLT22XXX	LT	LT	LIABLT2XMSD	HABALT22XXX	LT		
2024-05-17	9851	001	7831	002	ABC	10021	U-11	10021	10021	LT12404006365000001	EUR	LT47400778300000477	EUR	0.40	0.40								
2024-05-17	9851	001	7871	002	ABC	10021	U-12	10021	10021	LT02404006365000001	EUR	LT211040063670000020	EUR	10.00	10.00	MFRLLT22XXX	LT	LT	LIABLT2XMSD	HABALT22XXX	LT		
2024-05-17	9851	001	7831	002	ABC	10021	U-13	10021	10021	LT11404006365000001	EUR	LT78574007783000004	EUR	0.40	0.40								
2024-05-17	9851	001	7871	002	ABC	10021	Cust_1	10021	10021	LT32404006365000001	EUR	LT204110063670000020	EUR	10.31	10.31	MFRLLT22XXX	LT	LT	LIABLT2XMSD	HABALT22XXX	LT		
2024-05-17	9851	001	7831	002	ABC	10021	Cust_2	10021	10021	LT46404006365000001	EUR	LT78455778300111001	EUR	0.40	0.40								
2024-05-17	9811	111	9871	001	UAB MIKA	10031	Cust_3	10021	10021	LT77404006361000001	EUR	LT644040063670001104	EUR	10.32	10.32	MFRLLT22XXX	LT	LT	LIABLT2XMSD	HABALT22XXX	LT		
2024-05-17	9811	111	7831	002	UAB MIKA	10031	Cust_4	10021	10021	LT08404006361000001	EUR	LT784040077830001104	EUR	0.40	0.40								
2024-05-18	9811	111	9871	001	UAB MIKA	10031	Cust_5	10021	10021	LT08414006361000001	EUR	LT644040063670000114	EUR	15.00	15.00	MFRLLT22XXX	LT	LT	LIABLT2XMSD	VB0EATWXXX	AT		
2024-05-18	9811	111	9871	001	UAB MIKA	10031	Cust_6	10021	10021	LT79404006361000001	EUR	LT644040063670000114	EUR	1.00	1.00	MFRLLT22XXX	LT	LT	LIABLT2XMSD	CBVILT2XXX	LT		
Gavėjo sąskaita	Struktūrizuotos mokėjimo paskirties kodas	Mokėjimo paskirtis	Unikalus mokėjimo identifikatorius (EndToEndId)	Dokumento numeris	Operacijos kodas	Unikalus operacijos numeris	Susijusių operacijų bloko kodas	Sandorio numeris	Veiksmo [akcijos] kodas	Emisijos numeris	Naudotojo identifikacinis numeris	Išvykimo data	Pajamų centro numeris	Papildomas sąskaitos numeris	Reversuota operacija	Reversuojanti operacija	Dokumento tipas	Operacijos panaikinimo požymis					
AT4342751		test	NOTPROVI_1,004E-12	SEPA_N		1320985			1320984	RPMT01_48837	17837474		AUTO_CLOSE_4										
LT037044c		test	NOTPROVI_8955	SEPA_N		1320987			1320986	RPMT01_52915	17837476		AUTO_1										
LT517300c		000178 000192 000193	VB241031C	VB24103101	FOGSEP	1320988			1320989				FORBISO 2024.10.31										
LT247300c	1311	Mokestis už SEPA ir SEPA momentini	VB241031C	VB24103101	FOGSEP	1320990			1320988				FORBISO7										
LT407300c		Mokestis už SEPA ir SEPA momentini	VB241031C	VB24103101	FOGSEP	1320991			1320992				FORBISO 2024.10.31										
LT407300c		Pain pervedimas 20241031	EN_2024_1n_2024_10	FOGSEP		1320996			1320987				FORBISO 2024.10.31										
LT407300c		Mokestis už SEPA ir SEPA momentini	In_2024_10	FOGSEP		1320997			1320997				FORBISO7										
AT4342751		test	NOTPROVI_1,004E-12	SEPA_N		1320971			1320970				FORBISO 2024.10.31										
LT037044c		test	NOTPROVI_8955	SEPA_N		1321020			1321019	RPMT01_48837	17837487		AUTO_CLOSE_4										
						1321048			1321047	RPMT01_52915	17837602		AUTO_1										

CF.36 e

Example of short account history

Account history									
Institution / branch:									
Institution / branch name:									
Institution / branch registration code: 112043124									
Report period: 2026-04-01 - 2026-04-02									
Account number: LT935016047949297452									
Account currency: EUR									
Account name: Account EUR 314735									
Balance at the start of period: 9 896 287,08									
Balance at the end of period: 9 887 802,55									
Report generation date and time: 2026.05.21 21:06:59									
Operation date	Debit account	Credit account	Operation code	Document number	Amount in account currency	Amount EUR	Debit amount in account currency	Credit amount in account currency	Qty
2026.04.01	LT935016047949297452	LT425016001281000101	SEPAIB	0417132810570	5,00		5,00		1
2026.04.01	LT935016047949297452	LT425016001281000101	SEPAIB	0417160730449	1,23		1,23		1
2026.04.01	LT935016047949297452	LT425016001281000101	SEPAIB	0417175931367	1,23		1,23		1
2026.04.01	LT935016047949297452	LT425016001281000101	SEPAIB	0417180828481	1,23		1,23		1
2026.04.01	LT935016047949297452	LT425016001281000101	SEPAIB	0417181216599	1,23		1,23		1

Example of longer account history

Account history													
Institution / branch:													
Institution / branch name:													
Institution / branch registration code: 112043124													
Report period: 2026-04-01 - 2026-04-02													
Account number: LT935016047949297452													
Account currency: EUR													
Account name: Account EUR 314735													
Executor: %													
Cashier: %													
Rate difference operations: NO													
Balance at the start of period: 9 896 287,08													
Balance at the end of period: 9 887 802,55													
Report generation date and time: 2026.05.21 21:11:10													
Operation date	Value date	Doc. No.	Operation code	Payment details	Debit account	Credit account	Debit amount in account currency	Credit amount in account	Amount in account currency	Amount in EUR equivalent	Executor	Cashier	Qty
Cleared operations:													
2026.04.01		0417160730449	100053	SEPA payment commission	LT935016047949297452	LT585016016230000001	0,20		-0,20	-0,20	FORBIS01		1
2026.04.01		0417160730449	SEPAIB	Details test	LT935016047949297452	LT425016001281000101	1,23		-1,23	-1,23	FORBIS01		1
2026.04.01		0417175931367	100053	SEPA payment commission	LT935016047949297452	LT585016016230000001	0,20		-0,20	-0,20	FORBIS01		1
2026.04.01		0417175931367	SEPAIB	Details test	LT935016047949297452	LT425016001281000101	1,23		-1,23	-1,23	FORBIS01		1
2026.04.01		0417180828481	100053	SEPA payment commission	LT935016047949297452	LT585016016230000001	0,20		-0,20	-0,20	FORBIS01		1
2026.04.01		0417180828481	SEPAIB	Details test	LT935016047949297452	LT425016001281000101	1,23		-1,23	-1,23	FORBIS01		1
2026.04.01		0417181216599	100053	SEPA payment commission	LT935016047949297452	LT585016016230000001	0,20		-0,20	-0,20	FORBIS01		1
2026.04.01		0417181216599	SEPAIB	Details test	LT935016047949297452	LT425016001281000101	1,23		-1,23	-1,23	FORBIS01		1

CF.36 h.

Example of account statement

TESTER Aukštaičių gatvė 7, 01112 Vilnius, LT Branch code: 112043124 VAT payer's code: BIC code: VRKULT21XXX		Created: 2026.05.21 21:59:38	
Account Statement			
Client:	NAME 92938, Street 1-2, Vilnius, LT		
Company's/personal code:	36509019469		
Account:	LT935016047949297452 EUR		
Period			
Date	EUR		
2026.04.01 - 2026.04.02	Opening Balance:	9'898'287.08	
	Closing Balance:	9'887'802.55	
	Debit:	-8'493.11	
	Credit:	8.58	
Detailed info			
Date	Doc. Nr. (Pay.code)	Operation description	Amount EUR
2026.04.01	041713281 0570	SEPA payment ewerwer. BENEFICIARY: ewerwerewr Account: LT584010042403495020 Beneficiary's credit institution: "Luminor Bank", AB: AGBLLT2XXXX	-5.00
2026.04.01	041713281 0570	Commission fee for outgoing payment SEPA payment commission.	-0.20
2026.04.01	041716073 0449	SEPA payment Details test. BENEFICIARY: Ben Name BMUP Account: LT594010049500047594 Beneficiary's credit institution: "Luminor Bank", AB: AGBLLT2XXXX	-1.23
2026.04.01	041716073 0449	Commission fee for outgoing payment SEPA payment commission.	-0.20
2026.04.01	041717593 1367	SEPA payment Details test. BENEFICIARY: Ben Name EluZ Account: LT594010049500047594 Beneficiary's credit institution: "Luminor Bank", AB: AGBLLT2XXXX	-1.23
2026.04.01	041717593 1367	Commission fee for outgoing payment SEPA payment commission.	-0.20

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Example of report opened/closed accounts

TEST BANK										
Opened/closed accounts										
Ataskaitos formavimo data ir laikas / Reporting date and time: 2026.05.21 22:26:32										
No.	Customer Name	Customer ID	Customer Type	Country of Citizenship	Account Number	Currency	Account Balance	Account Balance Equivalent in EUR	Account Opening Date	Account Closing Date
1	2	3	4	5	6	7	8	9	10	11
1	Abb	282779	Fizinis	LT	LT605016023810003855	EUR	0,00	0,00	2026.03.16 14:56:58	
2	Adas	282774	Fizinis	LT	LT175016023810003853	EUR	0,00	0,00	2026.03.12 14:04:19	
3	Airis	282614	Juridinis	IE	LT645016023810003783	EUR	0,00	0,00	2025.10.09 14:49:33	
4	Ana	282713	Fizinis	LT	LT775016023810003840	EUR	0,00	0,00	2026.02.23 13:35:00	
5	Anke	282543	Fizinis	LT	LT755016023810003779	EUR	0,00	0,00	2025.07.31 11:23:13	
6	Cust	92911	Fizinis	LT	LT465016047949324197	EUR	209,70	209,70	2016.01.02 15:43:25	
7	Cust	92911	Fizinis	LT	LT635016023820016432	EUR	1 005,94	1 005,94	2025.05.08 13:22:39	
8	Cust	92911	Fizinis	LT	LT545016024820002980	EUR	798,48	798,48	2016.01.03 18:23:21	
9	Cust	92911	Fizinis	LT	LT945016000001026062	EUR	0,00	0,00	2016.01.04 17:45:57	2025.07.14 13:10:21
10	Cust	92911	Fizinis	LT	LT385016025610002987	EUR	0,00	0,00	2016.01.05 11:56:34	2017.05.11 10:46:58
11	Cust	92911	Fizinis	LT	LT585016071749296361	EUR	0,00	0,00	2016.02.22 16:00:58	2024.05.09 12:28:12
12	Cust	92911	Fizinis	LT	LT635016025610003313	EUR	0,00	0,00	2016.02.22 16:08:33	2016.12.06 11:55:21
13	Cust	92911	Fizinis	LT	LT915016023820000311	EUR	0,00	0,00	2016.02.22 16:16:37	
14	Cust	92911	Fizinis	LT	LT045016024820003492	EUR	24,86	24,86	2016.02.22 16:16:37	
15	Cust	92911	Fizinis	LT	LT255016025610003803	EUR	0,00	0,00	2016.12.01 14:53:15	2017.05.11 10:47:04
16	Cust	92911	Fizinis	LT	LT615016024820019635	EUR	0,00	0,00	2025.07.14 12:07:35	
17	Cust	92911	Fizinis	LT	LT625016023820016430	EUR	0,00	0,00	2025.07.14 12:33:46	
18	Cust	92911	Fizinis	LT	LT945016024820019623	EUR	0,00	0,00	2025.05.08 13:43:45	

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Example of report - Information about clients

TEST BANK					
Information about clients					
Report formation date: 2026.05.21 22:41:55					
No.	Customer	Forpost Code	Customer Type	Customer Risk Group	Risk Group Effective From
1	2	3	4	5	6
1	Ema Rim	282779	Private	2	2025.05.06
2	Ada Dres	282774	Private	1	2026.03.09
3	CORPORATE FOR TEST_1	282614	Corporate		
4	Ana Pan	282713	Private		
5	Aketa Lis	282543	Private	1	2025.07.30
6	Alma Fiz	282649	Private		
7	Elena Rok	282482	Private	1	2025.02.06
8	CORPORATE FOR TEST_2	282650	Juridinis	3	2025.04.06

CF.36 k.

Example of transactions list

Operacijų sąrašas																					
Ataskaitos laikotarpis: 2024-05-17 - 2024-05-18																					
Ataskaitos sukūrimo: 2026.05.21 23:29:37																					
Operacijos data	Debito balansinės sąskaitos numeris	Debito balansinės sąskaitos detalizacija	Kredito balansinės sąskaitos numeris	Kredito balansinės sąskaitos detalizacija	Debito dalyvio pavadinimas	Debito dalyvio kodas VRSVA sistemoj	Kredito dalyvio pavadinimas	Kredito dalyvio kodas VRSVA sistemoj	Debito sąskaitos numeris	Debito sąskaitos valiutos kodas	Kredito sąskaitos numeris	Kredito sąskaitos valiutos kodas	Operacijos suma (EUR)	Operacijos suma ekvivalente (EUR)	Mokėtojo banko korespondento BIC kodas	Mokėtojo kredito įstaigos BIC kodas	Mokėtojo šalies kodas	Mokėtojo sąskaita	Gavėjo banko korespondento BIC kodas	Gavėjo kredito įstaigos BIC kodas	Gavėjo šalies kodas
2024.05.17	5811	111	5871	001	TEST_1	10031	ELTA	10021	LT084040063610000013	EUR	LT644040063670000004	EUR	15.00	15.00	MFRLT22XXX	LT		LIABLT2XMSD	VBOEATWXXX	AT	
2024.05.17	5811	111	5871	001	TEST_2	10031	ELTA	10021	LT784040063610000014	EUR	LT644040063670000004	EUR	1.00	1.00	MFRLT22XXX	LT		LIABLT2XMSD	CBVLT2XXX	LT	
2024.05.17	5851	001	5871	002	ABC	10021	U-10	10021	LT024040063650000011	EUR	LT204040063670000020	EUR	10.31	10.31	MFRLT22XXX			LIABLT2XMSD	HABALT22XXX		
2024.05.17	5851	001	7631	002	ABC	10021	U-11	10021	LT024040063650000011	EUR	LT784040077630000004	EUR	0.40	0.40				LIABLT2XMSD	HABALT22XXX		
2024.05.17	5851	001	5871	002	ABC	10021	U-12	10021	LT024040063650000011	EUR	LT204040063670000020	EUR	10.00	10.00	MFRLT22XXX			LIABLT2XMSD	HABALT22XXX		
2024.05.17	5851	001	7631	002	ABC	10021	U-13	10021	LT024040063650000011	EUR	LT784040077630000004	EUR	0.40	0.40				LIABLT2XMSD	HABALT22XXX		
2024.05.17	5851	001	5871	002	ABC	10021	Cust_1	10021	LT024040063650000011	EUR	LT204040063670000020	EUR	10.31	10.31	MFRLT22XXX	LT		LIABLT2XMSD	HABALT22XXX	LT	
2024.05.17	5851	001	7631	002	ABC	10021	Cust_2	10021	LT024040063650000011	EUR	LT784040077630000004	EUR	0.40	0.40				LIABLT2XMSD	HABALT22XXX	LT	
2024.05.17	5811	111	5871	001	UAB MIKA	10031	Cust_3	10021	LT084040063610000013	EUR	LT644040063670000004	EUR	10.32	10.32	MFRLT22XXX			LIABLT2XMSD	HABALT22XXX		
2024.05.17	5811	111	7631	002	UAB MIKA	10031	Cust_4	10021	LT084040063610000013	EUR	LT784040077630000004	EUR	0.40	0.40				LIABLT2XMSD	VBOEATWXXX	AT	
2024.05.18	5811	111	5871	001	UAB MIKA	10031	Cust_5	10021	LT084040063610000013	EUR	LT644040063670000004	EUR	15.00	15.00	MFRLT22XXX	LT		LIABLT2XMSD	VBOEATWXXX	AT	
2024.05.18	5811	111	5871	001	UAB MIKA	10031	Cust_6	10021	LT784040063610000014	EUR	LT644040063670000004	EUR	1.00	1.00	MFRLT22XXX	LT		LIABLT2XMSD	CBVLT2XXX	LT	

Gavėjo sąskaita	Struktūrinis mokėjimo paskirties kodas	Mokėjimo paskirtis	Unikalus mokėjimo identifikatorius (EndToEndId)	Dokumento numeris	Operacijos kodas	Unikalus operacijos numeris	Susijusių operacijų bloko kodas	Sandorio numeris	Veiksmo (akcijos) kodas	Emisijos numeris	Naudotojo identifikacinis numeris	Ivykymo data	Pajamų centro numeris	Papildomas sąskaitos numeris	Reversuota operacija	Reversu oji operacija	Dokumento tipas	Operacijos panaikinimo požymis
AT4342750		test	NOTPROVIDE	1.00409E+12	SEPA_N	1320955	1320954	RPMT01_48637	17837474		AUTO_CLOSE_4							
LT03704406		test	NOTPROVIDE	9955	SEPA_N	1320957	1320956	RPMT01_52915	17837476		AUTO_1							
LT6173000		000178 000	VB241031000011	VB241031000011	FCGSEP	1320965	1320968				FORBIS07 2024.10.							
LT2473000	1311	Mokėstis už SEPA ir	VB241031000012	VB241031000012	FCGSEP	1320961	1320962				FORBIS07 2024.10.							
LT4073000		Pervedimai	EN_2024_10_31_001_1.002	FCGSEP	1320963	1320962					FORBIS07 2024.10.							
LT4073000		Paņ perved NOTPROVIDE	in_2024_10_31_005_1.002	FCGSEP	1320969	1320970					FORBIS07 2024.10.							
AT4342750		test	NOTPROVIDE	1.00409E+12	SEPA_N	1321020	1321019	RPMT01_48637	17837487		AUTO_CLOSE_4							
LT03704406		test	NOTPROVIDE	9955	SEPA_N	1321048	1321047	RPMT01_52915	17837502		AUTO_1							

Example of primary document of transaction

List of Transactions

2024.05.17 FRF 219

Account/Debit	Account/Credit	Amount	Transaction code	Contract code
SEPA_N 9955	LT084040063610000014	EUR 1.00	1320957	RPMT01_52915
FCGSEP VB241031000011	LT024040063650000011	EUR 10.31	1320958	
FESEFP VB241031000011	LT024040063650000011	EUR 40	1320960	
FCGSEP VB241031000012	LT024040063650000011	EUR 10.00	1320961	
FESEFP VB241031000012	LT024040063650000011	EUR 40	1320963	
SEPA_N 1004092831429	LT084040063610000013	EUR 15.00	1320955	RPMT01_48637
FCGSEP in_2024_10_31_001_1.002	LT024040063650000011	EUR 10.31	1320966	
FESEFP			1320968	
FCGSEP			1320969	
FESEFP			1320971	

FRF 750

Date: 2024.05.17 Doc. No. in_2024_10_31_001_1 End-to-End Identification EN_2024_10_003_101 Instant

Currency EUR Payer account LT024040063650000011 Beneficiary account LT407300010086200520 Beneficiary bank HABALT22XXX Amount 10.31 Code FCGSEP

Balance EUR Ben. bank name

Payer Name TEST_1 Address Street for test Country LT Additional identification Organization, Business registration number: 288601650 Ultimate payer

Payee Name Private Test Address Street 14-1 Country LT Additional identification Organization, LEI code: 894500SMOMFHOUZKT46 Ultimate beneficiary

Remittance Info Type Payment_1 Code 20241031 Payment details Transfer priority Ordinary External payment code Value date 2024.10.31 Category purpose Purpose

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Example of a SEPA payment report by payer/receiver country

SEPA mokėjimų ataskaita pagal mokėtojo/ gavėjo banko šalį											
Dalyvio kodas: 123456											
Mokėtojo banko šalis: %											
Gavėjo banko šalį: %											
Laikotarpis: nuo 2025-01-01 iki 2025-03-31											
Ataskaitos sukūrimo data ir laikas: 2026.05.22 19:1											
Data	Operacijos kodas	Unikalus operacijos numeris	Mokėtojo pavadinimas	Mokėtojo kodas (VIKSV)	Mokėtojo sąskaita	Mokėtojo banko šalis	Gavėjo pavadinimas	Gavėjo kodas (VIKSV)	Gavėjo sąskaita	Gavėjo banko šalis	Suma
2025.01.01	SEPA_N	5678222	ABC	10031	LT784040063610000014	LT	Test cust		LT037044060008150663	LT	1.00
2025.01.01	FCGSEP	5678639	Test_Payer_1	10021	LT184040063650000014	LT	Cust_1		LT943920010033123308	GB	0.24
2025.01.01	FCGSEP	5678640	Test_Payer_2	10021	LT184040063650000014	LT	Cust_2		LT834010000100594389	LT	0.26
2025.01.02	SEPA_N	5679720	Corporation_12	10031	LT784040063610000014	LT	Test cust		LT037044060008150663	LT	1.00
2025.01.03	SEPA_N	5681205	Corporation_12	10031	LT784040063610000014	LT	Test cust		LT037044060008150663	LT	1.00
2025.01.04	SEPA_N	5682692	Corporation_12	10031	LT784040063610000014	LT	Test cust		LT037044060008150663	LT	1.00
2025.01.27	INSTIB	5718246	Corporation_13	10031	LT294040063610000023	LT	Bendra Lietuvos-Cekijos		LT197300010000220874	LT	1.00
2025.01.27	INSTIB	5718249	Corporation_13	10031	LT294040063610000023	LT	Bendra Lietuvos-Cekijos		LT197300010000220874	LT	1.00
2025.01.27	SEPA_O	5718284	Corporation_13	10031	LT294040063610000023	LT	asd		LT037044060008150663	LT	1.50
2025.01.27	INSTIB	5718292	Corporation_13	10031	LT294040063610000023	LT	Bendra Lietuvos-Cekijos		LT197300010000220874	LT	1.00
2025.01.27	SEPA_O	5718296	Corporation_13	10031	LT294040063610000023	LT	Bendra Lietuvos-Cekijos		LT197300010000220874	LT	1.10
2025.01.27	INSTIB	5718304	Corporation_13	10031	LT294040063610000023	LT	Bendra Lietuvos-Cekijos		LT197300010000220874	LT	1.00
2025.01.27	INSTIB	5718307	Corporation_13	10031	LT294040063610000023	LT	Bendra Lietuvos-Cekijos		LT197300010000220874	LT	1.00
2025.01.27	INSTIB	5718318	Corporation_13	10031	LT294040063610000023	LT	Bendra Lietuvos-Cekijos		LT197300010000220874	LT	1.00

CF.36 I.

Example of "Participant's data report for audit certificate"

Participant's data report for audit certificate															
Name of institution/branch: TEST_branch															
Registration code: 123															
Institution/branch: TEST															
Customer name: ABC															
Customer code in the syst: 10031															
Customer registration code: 301846111															
Report date from: 2025.01.01															
Report date to: 2025.12.31															
Report language: ENG															
Report formation date and: 2026.05.22 08:15:49															
Account	Account name	Account currency	Balance account	BA details	Account balance in orig. currency the end of the period	Account balance in EUR in the end of the period	Account opening date	Account closure date	Product/product variant name	Contract No.	Account type	Interest amount during reporting period	Beneficiary of funds (restricted (blocked) amounts)	Restricted (blocked) amount in EUR in the end of the period	Reason of restriction (blocking)
LT934040063670000065	Account_name_1	EUR	6361	003	0.00	0.00	2025.12.12		Consolidated Payments	CNSLDP-628987	Service				
LT934040063670000064	Account_name_2	EUR	6361	003	0.00	0.00	2025.12.12		Consolidated Payments	CNSLDP-628987	Service				
LT234040063670000063	Account_name_3	EUR	6361	003	-11.26	-11.26	2025.11.10		Consolidated Payments	CNSLDP-628987	Service				
LT064040069520000238	Account_name_4	EUR	6951	192	0.00	0.00	2023.09.14		VDI	20230914-0087	Accrued Interests				
LT994040069530000155	Account_name_5	EUR	6951	192	0.22	0.22	2023.09.14		VDI	20230914-0087	Primary				
LT614040063640000023	Account_name_6	EUR	6361	101	0.00	0.00	2023.09.14		VDI	20230914-0086	Primary				
LT764040069520000239	Account_name_7	EUR	6951	192	0.00	0.00	2023.09.14		VDI	20230914-0088	Accrued Interests				
LT024040063610000024	Account_name_63	EUR	6361	161	0.00	0.00	2023.01.15	2023.06.16	Pricing Package/RINKINYS_N PP-6284928		Service				
LT784040063610000014	Account_name_70	EUR	6361	111	2 916.88	2 916.88	2010.01.10		Baliff accounting product Con	PP-6284860	BLF Primary, Service				
LT894040069520000005	Account_name_71	EUR	6951	191	0.00	0.00	2010.01.10		CURRENT ACCOUNT	CA-6284600	Accrued Interests				
LT904040022830000005	Account_name_72	EUR	2281	101	-3.55	-3.55	2010.01.10		CURRENT ACCOUNT	CA-6284600	Accrued Commissions				

Example of "Report for preparation of balance reconciliation act"

Ataskaita likučių suderinimo akto parengimui									
Report for preparation of balance reconciliation act									
Dalyvis: UAB ŠASKAITA									
Dalyvio kodas: %									
Produktas: %									
VP ISIN kodas: %									
Ataskaitos data nuo: 2025-01-01									
Ataskaitos data iki: 2025-12-31									
Dalyvis / Fiskalinis agentas	Dalyvio / Fiskalinio agento kodas	JAR kodas	Produktas	Produkto tipas	Sandorio nr.	Sutarties nr.	VP ISIN kodas	Sandorio/ emisijos pradžios data	Sandorio/ emisijos pabaigos data
1	2	3	4	5	6	7	8	9	10
UAB ŠASKAITA	10006	288601650	GUARANTEE_FM	INDIVIDUAL	G-6309617			2023.07.27	2048.07.27
Sandorio / emisijos valiuta	Sandorio suma sandorio valiuta	Sandorio suma EUR	Išmokėta suma	Grąžinta suma	Sandorio / emisijos likutis	Suakauptos palūkanos	Palūkanų norma %	Palūkanų tipas (Fix/Float)	Balansinis vienetas
11	12	13	14	15	16	17	18	19	20
EUR	10000,00	10000,00	0,00	0,00	0,00	0,00	5	Fix	

CF.36 m.

Example of report "Summary of Transactions"

Summary of transactions						
Institution / branch:	TEST					
Institution / branch name:	TEST	bank				
Institution / branch registration code:	1120					
Report period:	2025-05-26 - 2025-05-28					
Executor:	%					
Currency:	%					
Report generation date and time:	2026.05.22 09:54:37					
Operation executor	Currency	Operation code	Operation name	Quantity	Amount in currency	Amount in equivalent
Pname FCG_USER	EUR	INSTCR	Momentinis SEPA pervedimas	1	0,13	0,13
Pname FCG_USER	EUR		Total Pname FCG_USER EUR:	1	0,13	0,13
Pname FCG_USER	EUR		Total Pname FCG_USER:	1	0,13	0,13
FORBIS	EUR	100012	Name 100012	2	40 000,00	40 000,00
FORBIS	EUR	100053	Komisiniai už pavedimą OUT	3	6,00	6,00
FORBIS	EUR	100061	Mokestis už momentinį SEPA pervedimą	1	2,00	2,00
FORBIS	EUR	INSTLT	Momentinis SEPA pervedimas	1	0,13	0,13
FORBIS	EUR	PAYRE	Name PAYRE	2	57,92	57,92
FORBIS	EUR	SEPALT	SEPA mokejimas	3	3,03	3,03
FORBIS	EUR		Total FORBIS EUR:	12	40 069,08	40 069,08
FORBIS	EUR		Total FORBIS:	12	40 069,08	40 069,08
FORBIS01	EUR	100010	Name 100010	2	110,00	110,00
FORBIS01	EUR	100050	Komisiniai už pavedimą (iplaukos)	1	1,00	1,00
FORBIS01	EUR	100053	Komisiniai už pavedimą OUT	10	20,00	20,00
FORBIS01	EUR	100061	Mokestis už momentinį SEPA pervedimą	1	2,00	2,00
FORBIS01	EUR	1000ST	Storno transakcija	2	3,55	3,55

Example of report "Transaction Sheet"

TEST bank										2026.04.02			
Registration Num: 112/													
Transaction Sheet										from 05/22/2025 till 07/22/2025			
Doc. No	Executor	Pname	JOB	EOD	SLAVE1	Account	Trns. Details	Op.	Account DB	Account CR	Amount	Amount in eq.	
MOKESTIS.													
161	MENSM						SĄSKAITOS APTARNAVIMO MĖNESINIS	B	05/26/2025	LT145016071749299869	LT585016016230000001	1.00	1.00
162	MENSM						MOKESTIS.	B	05/26/2025	LT135016071749299887	LT585016016230000001	1.00	1.00
163	MENSM						SĄSKAITOS APTARNAVIMO MĖNESINIS	B	05/26/2025	LT335016071749299915	LT585016016230000001	1.00	1.00
164	MENSM						MOKESTIS.	B	05/26/2025	LT755016071749298092	LT585016016230000001	50.00	50.00
165	MENSM						SĄSKAITOS APTARNAVIMO MĖNESINIS	B	05/26/2025	LT205016071749298209	LT585016016230000001	50.00	50.00
166	MENSM						MOKESTIS.	B	05/26/2025	LT635016071749298211	LT585016016230000001	50.00	50.00
167	MENSM						SĄSKAITOS APTARNAVIMO MĖNESINIS	B	05/26/2025	LT805016071749299360	LT585016016230000001	50.00	50.00
168	MENSM						MOKESTIS.	B	05/26/2025	LT415016071749299674	LT585016016230000001	50.00	50.00
169	MENSM						SĄSKAITOS APTARNAVIMO MĖNESINIS	B	05/26/2025	LT475016071749299857	LT585016016230000001	50.00	50.00
170	MENSM						MOKESTIS.	B	05/26/2025	LT255016071749299865	LT585016016230000001	50.00	50.00
171	MENSM						SĄSKAITOS APTARNAVIMO MĖNESINIS	B	05/26/2025	LT145016071749299869	LT585016016230000001	50.00	50.00
Total: 100050											529.00	529.00	
Trns. Code 700010													
172	22115212						Delspinigiai už pradelsta paskolos įmoką pagal sutartį Nr. SL010/3025097	B	05/26/2025	LT105016071749298389	LT775016016210000005	11.74	11.74
173	22115212						Delspinigiai už pradelsta paskolos įmoką pagal sutartį Nr. SL010/3083167	B	05/26/2025	LT425016071749298492	LT775016016210000005	7.92	7.92
174	22115213						Delspinigiai už pradelsta paskolos įmoką pagal sutartį Nr. SL010/4167920	B	05/26/2025	LT105016071749298486	LT775016016210000005	98.73	98.73
175	22115217						Delspinigiai už pradelsta paskolos įmoką pagal sutartį Nr. SL010/8690207	B	05/26/2025	LT095016071749298892	LT775016016210000005	1.98	1.98
176	29172353						Delspinigiai už pradelsta paskolos įmoką pagal sutartį Nr. SL010/8690207	B	07/22/2025	LT095016071749298892	LT775016016210000005	1.66	1.66
Total: 700010											122.03	122.03	
Total: B											56'906.94	56'906.94	
Trns. Code NB_I													
177	26154955						[sipareigojimo mažinimas pagal sandorį LL-	N	05/25/2025	10500002945		12.91	12.91
fr_jr_transaction_sheets										05/22/2026 06:45:23		Pages 17/18	

CF.36 n.

Example of report "Consolidated report on cash-desk turnovers"

TEST

Consolidated report on cash-desk turnovers 11/13/2024

Receipts per day

Document No.	Amount
585	79'715.47 USD
431	72'011.54 EUR
94	812.07 GBP
1	10.00 CHF
1	100.00 UAH
1	100.00 RUB

Expenditures per day

Document No.	Amount
722	53'253.19 EUR
160	23'235.65 USD

Example of report "Desk Turnover"

TEST

Cash-desk and depository turnovers Cash_desk_No.1 06/13/2024

Depositories

Depository/cash-desk		Currency	Amount	Approved by user/time			
From	To			Cash-desk user		User in depository	
				Shortname	Time	Shortname	Time
001_S1	0102	CZK	1'000.00	Shortname	User_1 14:33:15	Shortname	User_1 14:32:58

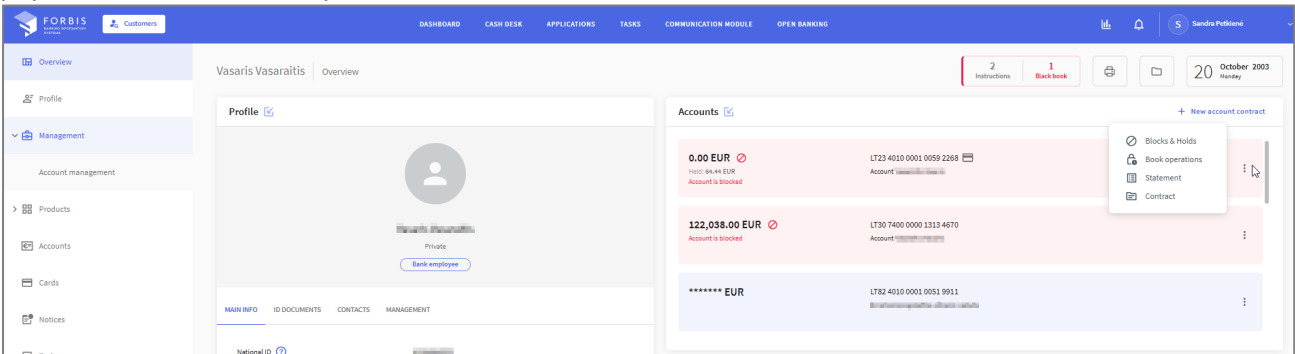
Total:

Depository: 01

Currency **CZK**

	Amount	Amount
Accepted	0	0.00
Submitted	1	1'000.00

All validations are performed at the transaction level, including, but not limited to, loan disbursement, securities purchase and sale, and other financial operations. The System also checks account restrictions, and payments are blocked if any restriction is exceeded.



In all cases, the System displays a notification to the user indicating the unmet condition.

2. Processes related to the Core-banking solution

2.1 General requirements for the Core-Banking solution (CBS)

CF.44

Plan date	Execution date	Name	Amount	VAT	From	Until	Expiration date
2003-10-20	2003-10-20	DISBURSEMENT	10,000.00 EUR	--	--	--	--
2003-10-20	2003-10-20	OBLIGATION_IN	10,000.00 EUR	--	--	--	--
2003-10-20	2003-10-20	OBLIGATION_OUT	10,000.00 EUR	--	--	--	--
2003-10-31	--	INTEREST_ACCRUAL	5.19 EUR	--	2003-10-20	2003-10-31	--
2003-11-20	--	INTEREST_PAYMENT	13.42 EUR	--	2003-10-20	2003-11-19	--
2003-11-20	--	LOAN_PAYMENT	350.00 EUR	--	--	--	--
2003-11-20	--	INTEREST_ACCRUAL	8.23 EUR	--	2003-11-01	2003-11-19	--

The system supports the required stages of financial operations:

- issuance and collection of funds
- custodian and depository record-keeping,
- early redemption processing,
- automated calculation of interest and penalties ,
- final settlements,
- management of financial guarantees.

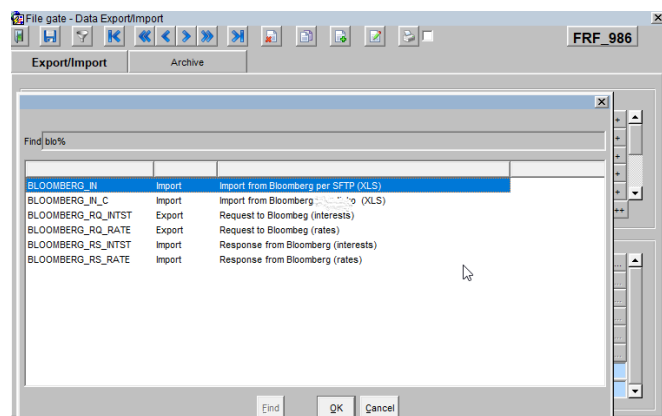
The System ensures accurate accounting, automated processing, and full control at each operational stage, supporting regulatory compliance, operational efficiency, and effective risk management.

CF.49

The System supports data import from external systems. Data exchange is performed via a secure SFTP server, where data import files are placed for further automated processing by the System.

CF.56

Penalty interest is defined and applied at the contract level.



Interest rate name	Interest rate type	Valid from	Value	Calculated commission	Actions
> Interest rate for the loan *	360/30 EURIBOR4M Annual 360/30 Rate	2003-10-20	4.500000 %	—	...
> Interest rate for the overdue loan *	—	—	—	—	
> Conclusion fee *	without dimension Rate	2003-10-20	0.100000 %	120.00 EUR	
> Obligation fee *	Annual 360/30 Rate	2003-10-20	0.300000 %	—	
> Penalty for the overdue loan *	Daily Rate	2003-10-20	0.050000 %	—	
> Penalty for the overdue interests *	Daily Rate	2003-10-20	0.050000 %	—	

A payment is considered overdue if it is not paid by and including the scheduled payment date. For other types of charges, a payment is considered overdue if it is not paid at the time of execution. Penalty interest (late payment interest) may be calculated automatically starting from the first day of delay. In case of a decision, the user may correct the amount of the accrued penalty or cancel the earlier accrued penalty. In such a case the system automatically corrects the balance of the accrued penalty account. The earlier repaid penalty may not be returned to the customer. The user may also stop calculation of penalty. The user specifies the date, from which calculation is stopped. The penalty accrued until that day is paid as usual. If stopping is performed backdate, the system recalculates the amounts and edits the accrued penalty accounts' balances. The correction operations are performed into the current day's balance.

Plan date	Execution date	Name	Amount	VAT	From	Until	Expiration date
2003-10-20	—	PENALTY_DEBT	0—	—	2003-10-20	2003-10-19	—
2003-10-20	—	PENALTY_INTEREST	0—	—	2003-10-20	2003-10-19	—
2003-10-20	—	CONCLUSION_FEE_PAYMENT	200.00 EUR	—	2003-10-20	2007-10-19	—
2003-10-20	2003-10-20	OBLIGATION_OUT	10,000.00 EUR	—	—	—	—
2003-10-20	2003-10-20	DISBURSEMENT	10,000.00 EUR	—	—	—	—

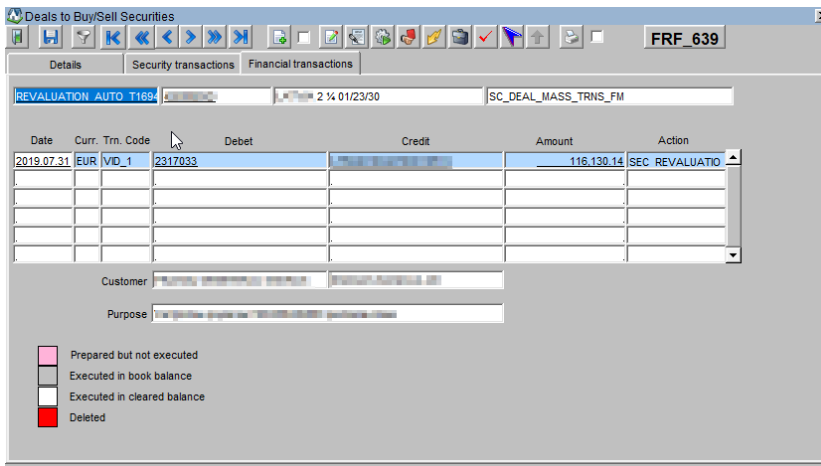
CF.59 (a-e)

a., d.,e. The Core Banking System (CBS) ensures generation of accounting records for financial instruments in accordance with their classification and applicable accounting rules. The System supports separate and detailed

accounting for each transaction, including: nominal value of the financial instrument; coupon / interest income or expense; amortized and unamortized discount or premium; other unamortized costs, including components of the effective interest rate (EIR); revaluation differences resulting from fair value measurement.

Accounting entries are **generated automatically** based on the financial instrument lifecycle events, calculation results (interest, amortization, revaluation), and classification

Example: CBS **automatically records fair value changes in the appropriate accounting areas**, either in **profit or loss** or in **other comprehensive income**.



The Core Banking System (CBS) supports fair value measurement of financial instruments in accordance with IFRS requirements, using market data-based parameters (such as exchange rates, market prices, etc.), depending on data availability and the characteristics of the financial instrument.

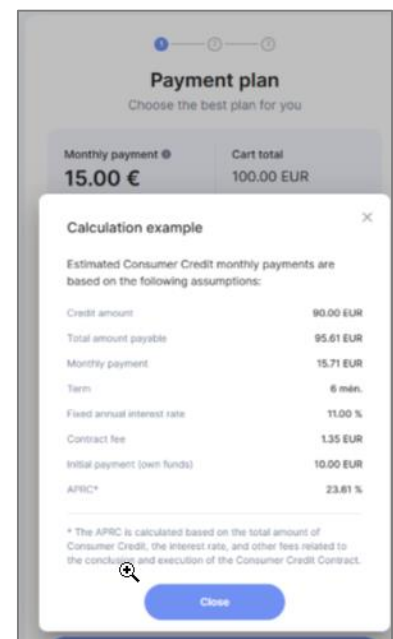
Market parameters may be automatically imported from external trading or market data platforms or

maintained and updated manually by authorized users.

- b. The CBS is able to calculate the effective interest rate
- c. The System supports calculation of provisions for doubtful assets and their presentation in the balance sheet, in accordance with the provisioning methodology approved by the Bank. The provisioning calculation subsystem consists of three main components:
 - Provisioning calculation models;
 - Provisioning calculation process;
 - Generation of provisioning accounting transactions.

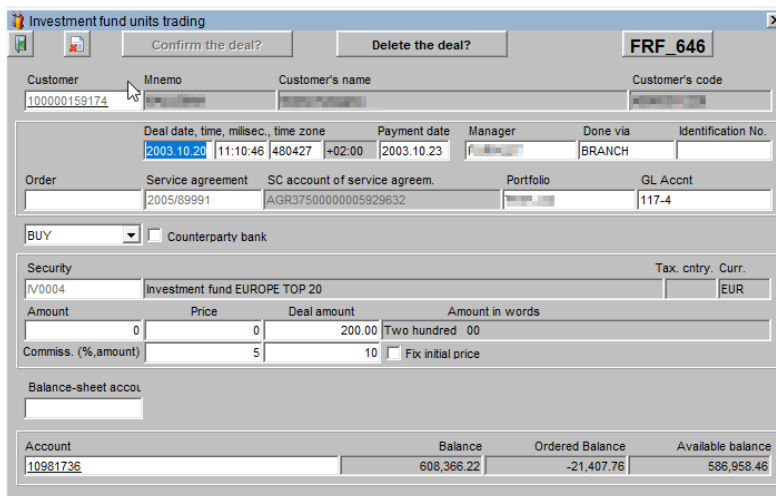
CF.60

The Core Banking System (CBS) allows authorized users to cancel or correct trading orders in accordance with defined business rules and access rights. The System ensures controlled execution of such actions, including validation checks and proper handling of all related data and transactions, while maintaining full traceability and auditability.

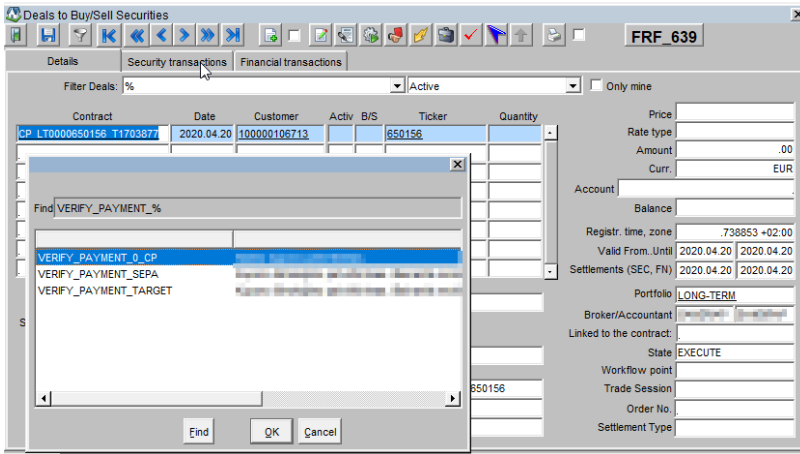


CF.61

The System (CBS) automatically calculates, generates transactions, and performs accounting for interest, amortization, revaluation, and final redemption of financial instruments. Depending on assigned user rights, authorized users may approve interest payments and final redemption transactions.



Where necessary, and subject to applicable authorization levels, the System also allows cancellation or reversal of already executed operations, ensuring controlled processing and full auditability.

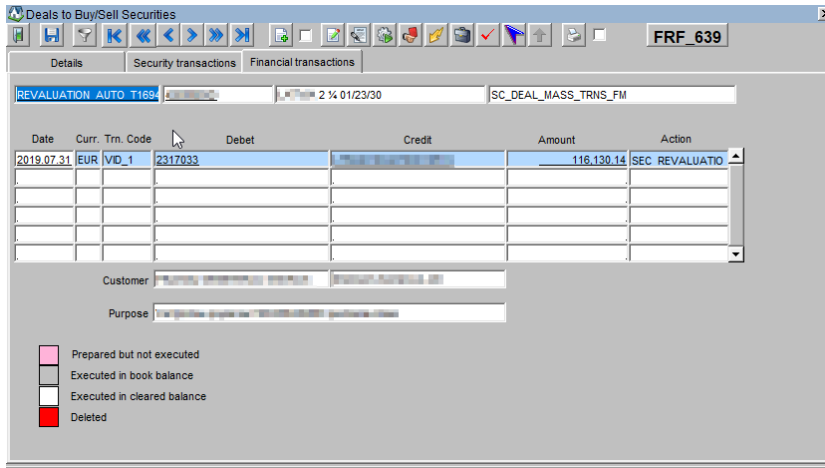


CF.63

Depending on assigned user rights, authorized users may execute SEPA, TARGET, and internal payments, ensuring timely, accurate, and secure settlement processing in accordance with applicable payment standards and defined business rules.

CF.64

The System automatically performs revaluation of financial instruments to market value, either periodically or upon purchase and sale, by applying predefined valuation algorithms



CF.65

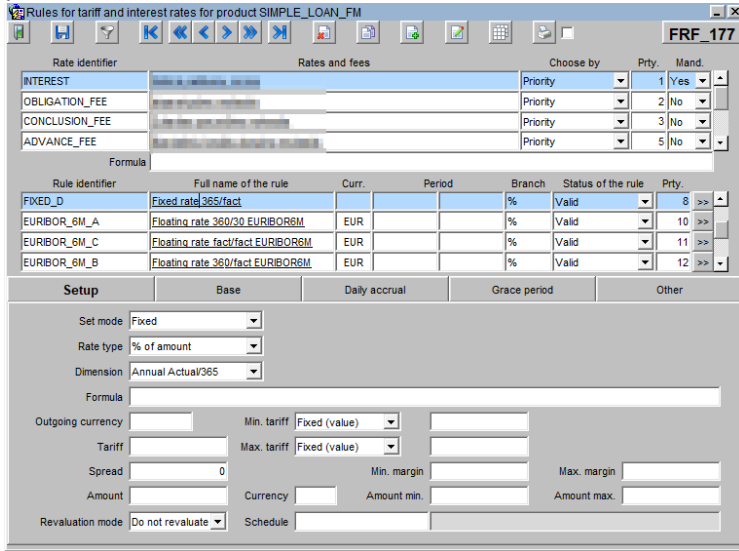
A payment is considered overdue if it is not paid by and including the scheduled payment date. For other types of charges, a payment is considered overdue if it is not paid at the time of execution. Penalty interest (late payment interest) may be calculated automatically starting from the first day of delay.

The System automatically executes payments of the principal, penalty interest, and loan interest.

SL/718846-COLLAT								
>	2003-10-20	—	PENALTY_DEBT	0—	—	2003-10-20	2003-10-19	—
>	2003-10-20	—	PENALTY_INTEREST	0—	—	2003-10-20	2003-10-19	—
>	2003-10-20	—	CONCLUSION_FEE_PAYMENT	200.00 EUR	—	2003-10-20	2007-10-19	—
>	2003-10-20	2003-10-20	OBLIGATION_OUT	10,000.00 EUR	—	—	—	—
>	2003-10-20	2003-10-20	DISBURSEMENT	10,000.00 EUR	—	—	—	—
>	2003-10-20	2003-10-20	OBLIGATION_IN	10,000.00 EUR	—	—	—	—
>	2003-10-31	—	INTEREST_ACCRUAL	3.29 EUR	—	2003-10-20	2003-10-31	—
>	2003-11-15	—	INTEREST_PAYMENT	7.12 EUR	—	2003-10-20	2003-11-14	—
>	2003-11-15	—	LOAN_PAYMENT	208.33 EUR	—	—	—	—
>	2003-11-15	—	INTEREST_ACCRUAL	3.83 EUR	—	2003-11-01	2003-11-14	—

CF.67

The System supports the creation, configuration, and management of tariff and interest rate rules at the product level.

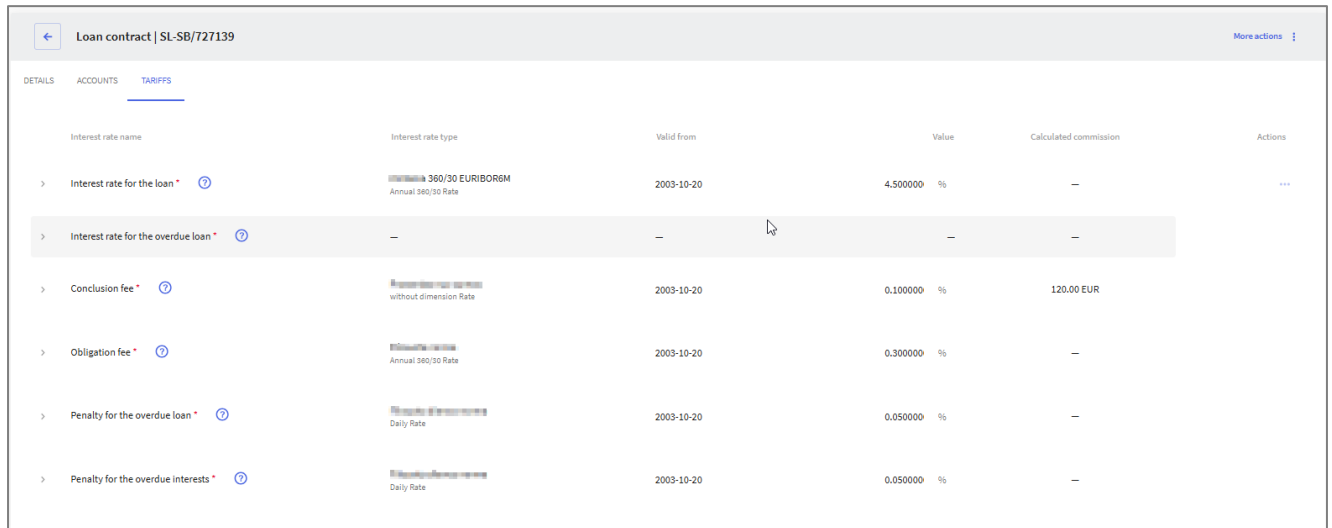


Interest calculation rules are fully configurable at product level and calculations are performed automatically according to defined parameters, schedules, and business rules, ensuring accuracy, flexibility, and compliance.

The System supports various interest calculation types and structures, including but not limited to:

- fixed interest rates;
- floating interest rates;
- other configurable interest calculation schemes.

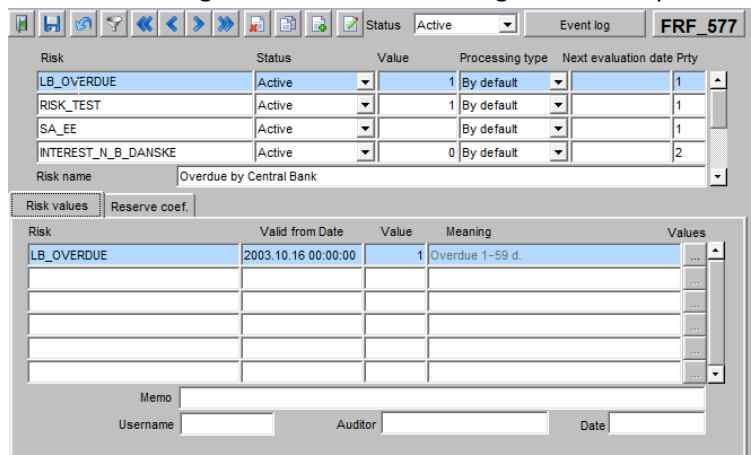
Interest rates used for interest calculation are defined at the contract level.



CF.68

The Core Banking System (CBS) supports the definition, configuration, and management of risk ratings used for monitoring exposures and impairment calculations. Ratings are defined and configured at the product level and are subsequently assigned to individual contracts either automatically, based on predefined rules, or manually by the user.

The System provides functionality for maintaining risk indicators and rating parameters, which may be based on: internal rating methodologies defined by the Bank, and/or external ratings, where applicable. Risk ratings are configurable within the System, may include multiple risk categories and values, and can be assigned validity



periods. The CBS supports automatic risk evaluation and recalculation based on predefined rules and processing types. Configured risk ratings are used by the System for: exposure monitoring; credit risk assessment; input into impairment and provisioning calculations. All risk definitions, values, and changes are controlled, traceable, and auditable, ensuring transparency and compliance with internal risk management policies and regulatory requirements.

CF.71

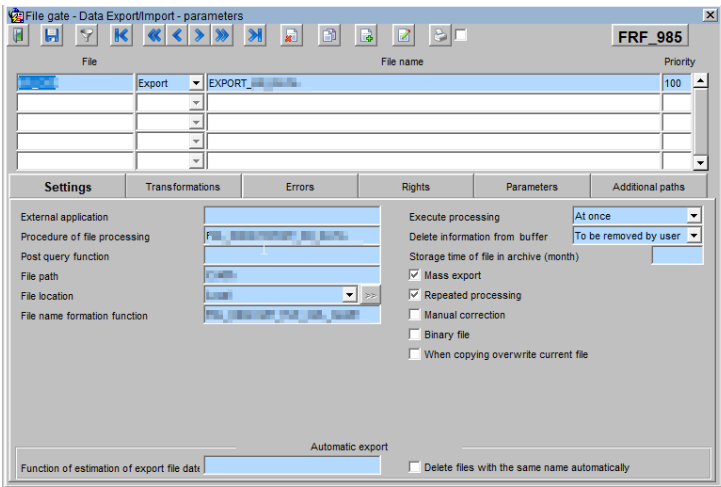
Example of report "Contract list" - created

Contracts list											
Institution/branch name:		TEST									
Registration code:		12345									
Institution/branch:		Test_branch									
Report date from-till:		2024-01-13 - 2024-06-13									
Product group:		%									
User:		%									
Contract state:		CREATED									
Report generation date and time:		2026.05.22 11:45:15									
Institution/branch:	Product	Contract No.	Contract account	Contract current account	Contract current	Contract amount original curr.	Contract amount EUR	Contract is valid from	Contract is valid till	User	Group
U010	CURRENT ACCO CA-9295	LT03501607174			EUR	0,00	0,00	2024.04.03	2116.08.31		10019 0
U010	CURRENT ACCO CA-9135	LT04501607174			EUR	0,00	0,00	2024.02.20	2116.06.30		10019 0
U010	CURRENT ACCO CA010-9	LT05501607174			EUR	0,00	0,00	2024.01.26	2124.01.26		10002 0
U010	IB	IB010-95	LT12501607174		EUR	0,00	0,00	2024.05.27	2124.05.27		10048 0
U010	IB	IB010-93	LT13501607174		EUR	0,00	0,00	2024.04.25	2124.04.25		10019 0
U010	IB	IB010-89	LT16501607174		EUR	0,00	0,00	2024.01.24	2124.01.24		10002 0
U010	SC_DEAL_EXCH_SCM462	LT28501600248			EUR	9 990,00	9 990,00	2024.06.13	2024.06.14	FORBIS01	0
U010	SC_DEAL_EXCH_SCM462	LT28501600248			EUR	990,00	990,00	2024.06.13	2024.06.13	FORBIS01	0

Example of report "Transaction Sheet"

Executor International Payments Accounting Division Mathematician-analyst User_name.surname											
Doc. No	Corr. Bank or Cash Desk	Account	Tms. Details	Op.	Account DB	Account CR	Amount	Amount in eq.			
EUR											
Trns. Code		KASA_I									
1	184591	69	Lešų pervedimas	B	10/20/2003	LT45740000009587110	060030	10.00	10.00		
							Total: KASA_I	10.00	10.00		
Trns. Code		KASA_P									
2	179320	26	Cash deposit operation KASA_P	B	10/20/2003	2030679	LT174010000100488877	5.00	5.00		
3	179323	26	Cash deposit operation KASA_P	B	10/20/2003	2030679	LT174010000100488877	5.00	5.00		
4	179317	26	Cash deposit operation KASA_P	B	10/20/2003	2030679	LT174010000100488877	10.00	10.00		
							Total: KASA_P	20.00	20.00		
							Total: B	30.00	30.00		
							Total: EUR	4	30.00	30.00	
USD											
Trns. Code		1234									
5	188089		Variant_2_CORPORATE monthly fee 2003.10	B	10/20/2003	LT724010000100521255	79000	0.10	0.09		
							Total: 1234	0.10	0.09		
							Total: B	0.10	0.09		
							Total: USD	1	0.10	0.09	
							Total: User_name.surname	5	30.09	30.09	
Doc. No	Corr. Bank or Cash Desk	Account	Tms. Details	Op.	Account DB	Account CR	Amount	Amount in eq.			
fr_jr_transaction_sheets											
2026.05.22 12:14:17											
Pages 22/3519											

2.2 Monetary Policy Operations



CF.76 (a-e)

The Supplier provides the tools and expertise required to implement automated imports from other systems.

The CBS supports manual maintenance and configuration of the required setup, including operation types, transaction parameters, securities data, and other related reference data

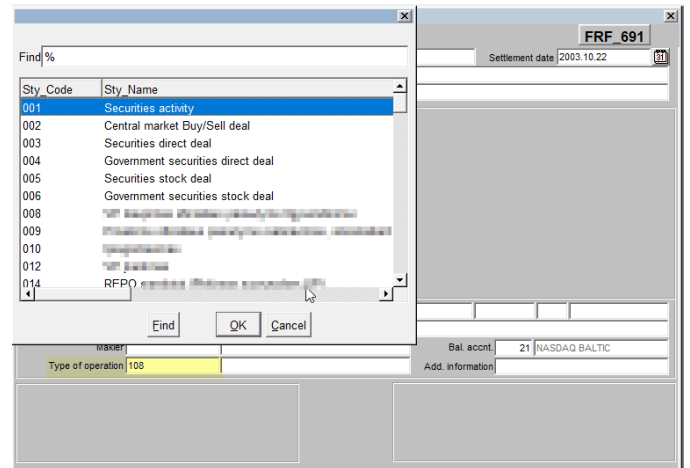
a. Operations are parameterized. The system supports operations related to securities position (quantity) accounting, such as primary/open market, issue, auction, negotiation, and redemption (including early redemption). These operation types are

parameterized and maintained within the Securities sub-system.

During transaction registering, the user can select an operation.

Another category of operations relates to cash (funds) accounting. These operations are also parameterized.

In most cases, these operations are defined in the product configuration. When executing interest payments or other cash movement-related activities, the system automatically determines the applicable operation based on predefined rules.



b. In the system, the transaction type is parameterized at the product level.

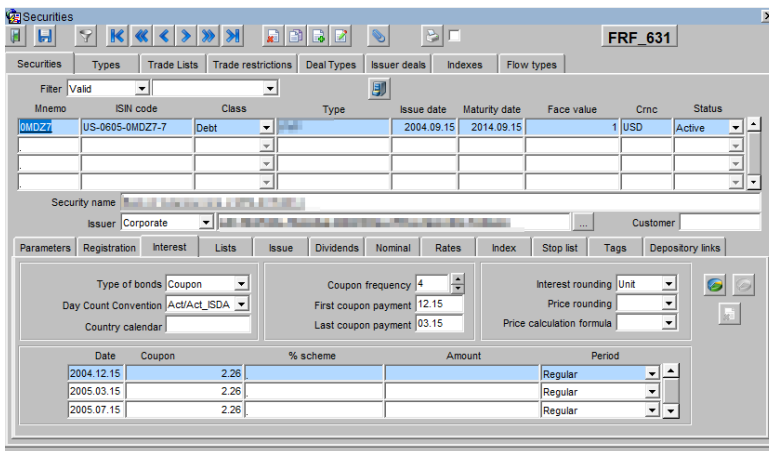
Date	Curr.	Trm. Code	Debet	Credit	Amount	Action
2020.04.11	EUR	VID_1	266211263	266211661	191.00	PAYMENT
2020.04.11	EUR	VID_1	16970411	266211962	159.94	PAYMENT
2020.04.11	EUR	VID_1	266211661		10,000.00	PAYMENT
2020.04.11	EUR	VID_1	16970411		200.00	PAYMENT

Depending on the product configuration, during transaction registering the type can be set by default or selected at the time of transaction entry.

c. The system supports capturing and maintaining details of traded securities (SEC), including the ISIN (International Securities Identification Number), coupon rate, security type (premium, discount, par value), coupon frequency, and other relevant attributes.

Interest-related information (e.g., coupon terms) is maintained at the security level. Using this information, the system calculates interest receivable/payable and generates the corresponding interest accrual and interest payment/receipt transactions

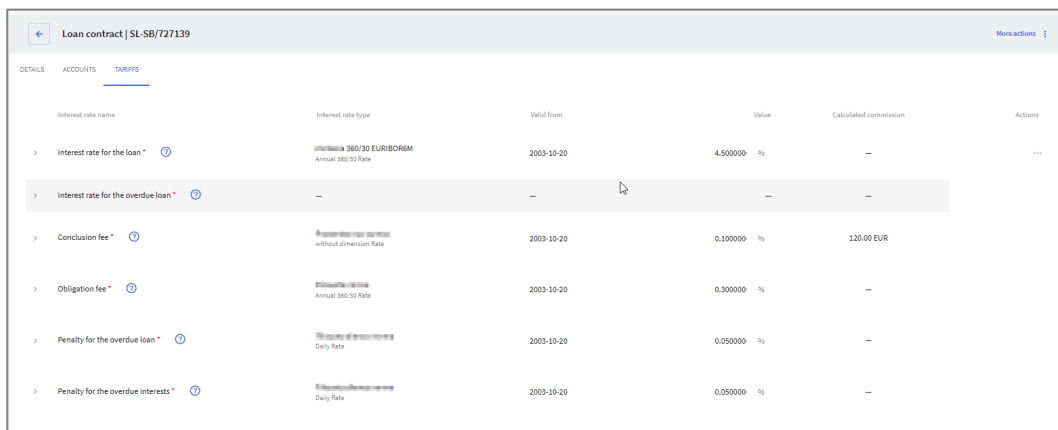
At the security level, both fixed and floating interest rates can be defined.



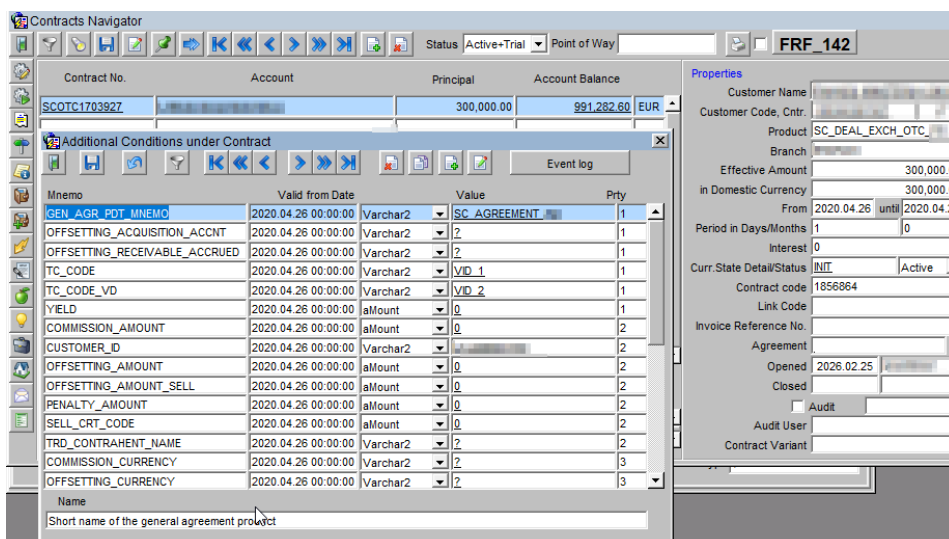
d. Depending on the assigned user rights, the user can register transactions for the relevant products in the system and provide both the main and additional transaction details. All information that can be captured for a transaction is parameterized at the product level. Depending on the product interest-rate setup, interest rate details can be captured either at the transaction level

or, in the case of securities, as part of the security (instrument) details

e. In addition to the primary transaction details, the system allows users to capture supplementary information where required. Supplementary transaction information can be stored either as



additional transaction terms/conditions or within dedicated data sets. The availability and structure of such supplementary information are parameterized at the product level.



CF.78

Securities processing in the system includes:

- Securities (SEC) registration, capturing all required parameters (e.g., ISIN, maturity date, fixed/floating interest rate, nominal value, and a flag indicating "Bank-issued securities").

An issuance remains active until its maturity date, after the maturity date it becomes inactive.

Registration of securities transactions and generation of the corresponding accounting entries (issuance/purchase, subsequent partial or full redemption/sale, repo/reverse repo). During transaction registering, the user selects the relevant security and captures other required transaction parameters (e.g., quantity, issue date, settlement date, issue volume, etc.).

Throughout the issuance lifecycle, the system supports registering both the initial placement and additional placements (re-openings) under the same ISIN by creating new issuance transactions.

Other lifecycle actions (e.g., interest payments/receipts, dividends, and similar events).

The Supplier provides the tools and expertise required to implement automated imports from other systems.

CF.79

The system support transactions (deals) registering for NBM money market operations, including:

- repo/reverse repo;
- outright securities purchase/sale,
- collateralised credit operations.
- issuance of NBM certificates/securities,
- term deposits,
- FX spot and FX swap operations.

Each deal is registered with a set of core parameters and, where required, additional deal-specific information. For example, for a collateralised credit operation:

core deal information

and collateral-related information.

Collaterals | SL/721948-COLLAT/2 Close

Status: Valid | Type of collateral: | Kind of collateral: All | Owner / guarantor: |

COLLATERALS: 23 + Add new

Type of collateral	Kind of collateral	Owner / guarantor	Name of property/financial obligation	Status	Actions
Guarantee	Financial obligation	...	Bank guarantee 1000 EUR	●	⋮
Guarantee	Financial obligation	...	Bank guarantee 10000 EUR	●	⋮
Real estate	Property	●	⋮
Guarantee	Financial obligation	...	Bank guarantee 10000 EUR	●	⋮
Guarantee	Financial obligation	...	Bank guarantee 100000 EUR	●	⋮
Guarantee	Financial obligation	...	Bank guarantee 75200 EUR	●	⋮

For registered transactions, the system performs settlement processing and generates the corresponding accounting entries.

CF.88

The system supports calculation of penalty amounts based on predefined tariffs and business rules. Penalty calculation rules and tariffs are parameterized in the system and are assigned during transaction registration in accordance with the applicable product configuration.

Rules for tariff and interest rates for product SIMPLE_LOAN_DANSKE_LT FRF_177

Rate identifier	Formula	Full name of the rule	Curr.	Period	Branch	Status of the rule	Prty.	Mand.
DEBT_PENALTY		Fixed daily rate				Valid	11	Yes
INTST_PENALTY		Fixed daily rate				Valid	12	Yes
OBLIGATION_FEE_PENAL		Fixed daily rate				Valid	13	Yes
ADD_PENALTY		Fixed daily rate				Valid	40	No

Setup: Set mode: Fixed, Rate type: % of amount, Dimension: Daily, Formula: ...

For registered transactions, the system generates payment schedules (future cash flow schedules), which define expected payment dates and amounts. Based on these schedules, the system is able to identify delays or failures to meet payment obligations in accordance with the configured rules.

Based on the calculated penalty amounts and identified delays, the system supports automatic generation of penalty payment orders in line with the configured parameters. Depending on product parameterization, penalty payment orders can be generated automatically using SEPA, T2 (TARGET), or SWIFT payment messages.

FX Deals | IRS1704117 - IRS_1M BUY EUR/EUR 10,000.00 | Date 28.04.2020 16:39

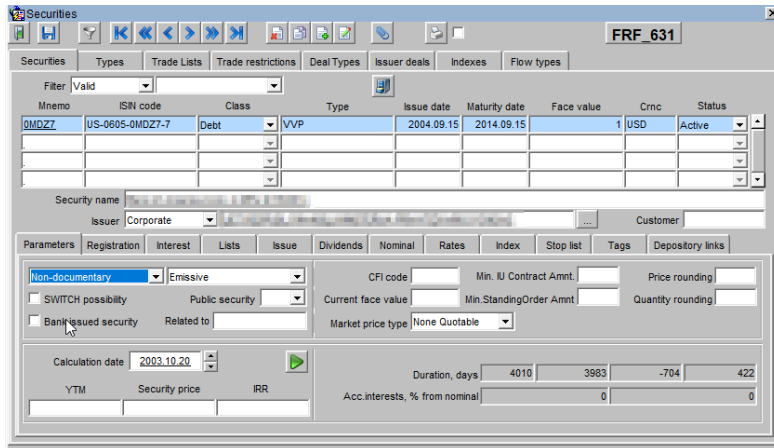
Deal List | Actions | Booking | All Actions

Date	Action	Message	
29.04.2020	TARGET/SWIFT	PACS.009.!	+
30.04.2020	TARGET/SWIFT	PACS.009.!	+
28.05.2020	CHECK		+
			+
			+
			+
			+
			+

The system also supports generation of the corresponding accounting postings related to penalty charges, ensuring consistent accounting treatment in accordance with the configured business rules.

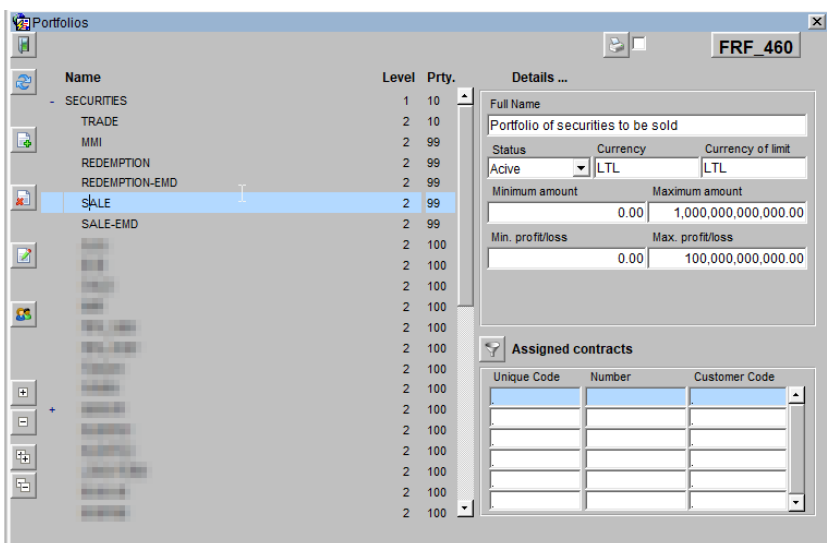
CF.90 (a-c)

Before any securities-related operations are performed, the securities must be registered in the system with all required parameters captured (e.g., ISIN, maturity date, nominal value).



In this way, all information related to a security is maintained in a single place in the system. The same security can then be reused in various operations, such as purchase and sale transactions, use as collateral, pledging, repo transactions, and other related processes. The system supports maintaining multiple securities portfolios for different business purposes. Portfolio setup is parameterized, allowing portfolios to be defined based on business needs. For example, dedicated portfolios can be maintained for securities classified as “Accepted as collateral” or “Pledged”

Accounting and valuation rules can be configured at portfolio level to support different business models. For



example, portfolios classified as held to maturity can be valued using the amortized cost method, while portfolios classified as held for sale are revalued based on market prices. Valuation and revaluation processes are fully integrated with accounting. When a portfolio is revalued (e.g., based on imported market prices or amortized cost calculations), the system automatically recalculates security values and generates the corresponding accounting entries, updating both portfolio balances and the general ledger in accordance with the applicable valuation method.

- a. For securities owned by the NBM, one or more dedicated “OWN” portfolios can be parameterized, as required, and used to account for all securities acquired by the NBM.

Securities accounting in the system is performed by registering the relevant transactions (deals) under the appropriate system product. For example, when the NBM acquires securities, a purchase transaction is registered in the system, capturing all required parameters.

Based on the registered transaction, the corresponding accounting entries are generated for both securities and cash (funds). On the settlement date, postings in the system can be performed either upon confirmation by an authorized user or automatically by the system, depending on the product configuration.

b. For securities accepted as collateral in favour of the NBM, one or more dedicated “Accepted as collateral” portfolios can be parameterized, as required, and used to account for all securities accepted as collateral in favour of the NBM.

Securities accounting in the system is performed by registering the relevant transactions (deals) under the appropriate system product, capturing all required parameters. Based on the registered transaction, the corresponding accounting entries are generated for both securities and cash (funds). The system also supports accounting of securities in off-balance accounts, allowing securities accepted as collateral to be recorded and monitored off-balance from the NBM perspective.

c. The system supports pledging functionality, allowing securities, other assets, and guarantees to be assigned to a loan as pledged collateral.

The system also supports recalculation of the value of pledged collateral based on defined parameters and valuation logic.

Editing assets appraisal

MAIN INFO

Date * State *

Type name *

Assets Contract

Amount * Currency *

Amount of appraisal used in calculation of spec. provisions

APPRAISER'S DETAILS

Appraiser

Appraiser's name, surname, certificate number

Basis

DOCUMENT DETAILS

Document country

Document title

Document number

Valid from Valid until

OTHER INFO

Notary

Description

CF.93

Accounts in the system are fully parameterized. The system supports the setup of on-balance and off-balance accounts, including multi-currency accounts. It also supports both securities accounts and cash (fund) accounts.

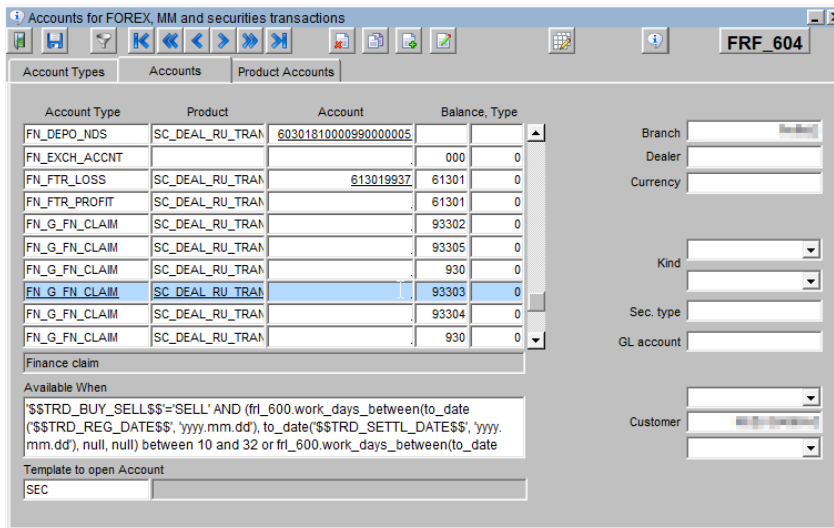
Each product has its own configurable set of accounts, which is parameterized at product level.

Based on predefined rules, a product can also automatically open individual accounts, for example, separate accounts for each security.

When the first transaction for a specific security is registered, the system checks whether the required accounts for that security already exist. If not, the system automatically opens the necessary accounts, and all subsequent

transactions are accounted for using the accounts associated with that security.

It is also possible to specify a fixed IBAN for a product, in which case the same IBAN account is used for all transactions related to that product. Account configuration can be adjusted based on business requirements.



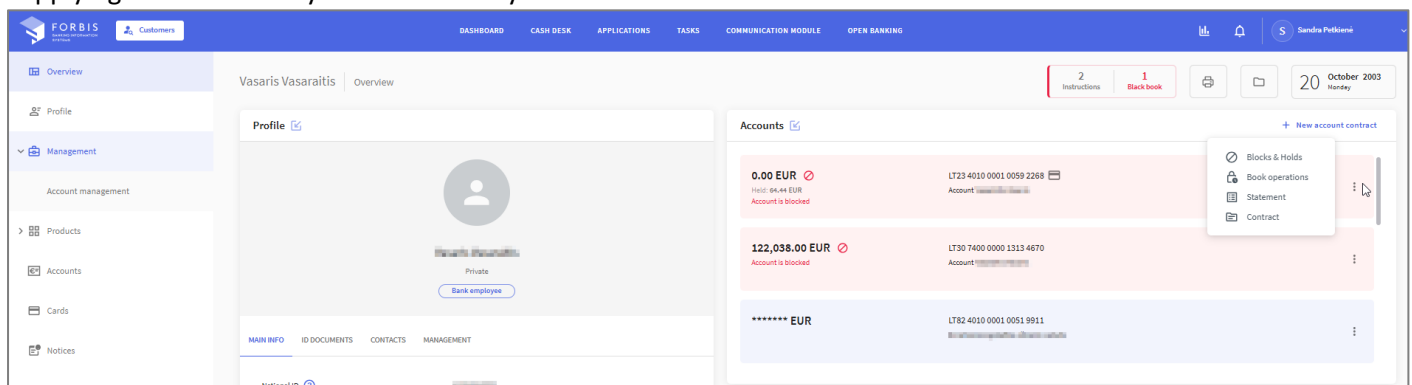
In addition, accounts can be configured with usage rules defining when and how they are applied. For example, an account can be restricted to be used only for accounting of securities belonging to a specific portfolio.

CF.94

The CBS supports the establishment of temporary denial of services for clients through an account blocking and reservation subsystem.

The system allows:

- blocking accounts at debit level, credit level, or both (full restriction),
- applying blocks for specific amounts or fully restricting account usage,
- applying blocks manually or automatically based on defined rules.



Such restrictions effectively prevent the execution of selected operations, including those related to monetary policy activities, depending on how services are linked to account usage.

Blocks can be applied:

- to individual clients or groups of clients,
- for a defined period using effective start and end dates,
- with configurable priority, status (active/suspended), and reason tracking.

The system also supports:

- automatic lifting of blocks upon reaching the defined validity date,
- audit trail and history tracking of all blocking actions,
- management of multiple concurrent blocks with prioritization,
- exception handling (e.g., non-sizable amounts or controlled usage within limits).

CF.96

The system supports calculation and display of future contractual cash flows for registered securities and related transactions, including principal repayments and interest payments. These future cash flow schedules are used operationally for interest payments, redemptions, and loan repayments.

VP ISO kodas	Data	Suma	Valiuta	Srauto pavadinimas
LT1000670310	2020.03.04	107,000.00	EUR	Interest payment
LT1000670310	2021.03.04	107,000.00	EUR	Interest payment
LT1000670310	2021.03.04	1,070,000.00	EUR	Expenses for redemption

2.2.1 REPO and reverse REPO operations

CF.98

The main parameters of the agreement are modified using the MODIFY_DEAL service. When the service is called, the FRF_642 parameter modification form opens:

“REPO deal parameters modifying”

The following parameters may be changed at modifying the deal:

“Modifiable parameters”

Main agreement parameters	Note
Deal's settlement date (settlement date of the first “leg”)	Changes can be made only at the failure to settle the first “leg” of the repurchase deal.
Repurchase date (settlement date of the second “leg”)	
SC quantity	At changing the quantity of securities, the agreement amount is automatically recalculated.
Execution price	At changing the execution price, the agreement amount is automatically recalculated.

Main agreement parameters	Note
Agreement amount	At changing the deal amount, the deal price is automatically recalculated.
Interest rate	
Stop price	Marginal price.
Pre-term repurchase	A possibility to repurchase securities before the scheduled repurchase date.
Interest payment periodicity	
Date type	Possible values: <ul style="list-style-type: none"> • 360/30 • ACT/ACT • 360/ACT
Commission fee template	Changes can be made at deal entering and confirming.
Commission fee	Changes can be made at deal entering and confirming.
Commission fee currency	Changes can be made at deal entering and confirming.

CF.99

Registration of the main agreement parameters

A REPO deal is opened by the system user on the basis of the agreement signed with the customer. The deal is registered using form.

“Form”

“Seller/Buyer/Agreement details”

Deal parameters	Possible values	Note
Seller details		
Code	Internal FORPOST code of the customer.	

Deal parameters	Possible values	Note
	Selectable from the codes of the FORPOST customers with whom the Securities servicing agreement is concluded.	
Order ref. Nr.	Customer's order number. Selectable from valid customer's orders.	
SC agreement	Short name of the customer's securities servicing agreement. Selectable from all customer's securities servicing agreements concluded.	
Activity type	Type of activity. Selectable from all the possible activity types specified at the service agreement.	
Account type	Short name of the account type. Selectable from all possible account types.	
SC portfolio	The short name of the securities portfolio	Filled in automatically depending on the parameters of the service agreement
GL Account	It is allowed to select from the possible articles at which the customer's selected portfolio is specified. If no portfolio is specified, the default shall be the article specified at the main customer's servicing agreement. It is also possible to select from all account types.	Filled in automatically depending on the parameters of the service agreement
Buyer details		
Code	Internal FORPOST code of the customer. Selectable from the codes of the FORPOST customers with whom the Securities servicing agreement is concluded.	
Order ref. Nr.	Customer's order number. Selectable from valid customer's orders.	
SC agreement	Short name of the customer's securities servicing agreement. Selectable from all customer's securities servicing agreements concluded.	
Activity type	Type of activity. Selectable from all the possible activity types specified at the service agreement.	The default value is specified in the product settings
Account type	Short name of the account type. Selectable from all possible account types.	The default value is specified in the product settings

Deal parameters	Possible values	Note
SC portfolio	Short name of the securities portfolio	Filled in automatically depending on the parameters of the service agreement
GL Account	It is allowed to select from the possible articles at which the customer's selected portfolio is specified. If no portfolio is specified, the default shall be the article specified at the main customer's servicing agreement. It is also possible to select from all account types.	Filled in automatically depending on the parameters of the service agreement
Main agreement conditions		
Deal date, time		Working day of the current branch
Deal's settlement date (of the first "leg")	Settlement date of the first "leg".	Working day of the current branch
Registration Nr.	Deal registration number in internal institution records.	
SC Mnemo	Selectable from all securities recorded in the customer's equity accounts and defined in the parameters "Activity type", "Account type", and "GL Acct".	
Amount	Quantity of securities transferred.	
Currency	SC deal currency.	
Execution price		
Agreement amount		
Other deal parameters		
Record code		Agreement number
Exchange	The place of deal creation (stock-exchange). Selectable from all available exchanges.	
Deal type	Selectable from all possible deal types assigned to the specified exchange.	
Operation code	Selectable from all possible operation types.	
Balance account		

Deal parameters	Possible values	Note
Makler	User who has concluded an agreement with the customer.	
Accountant	User who confirms the agreement.	
Additional inf.		

“REPO tab”

“Main parameters”

Main agreement parameters	Possible values	Note
Main interest and deal amount payment parameters		
REPO repurchase date (date of settlement of REPO deal second leg)	Date of settlement of REPO deal second leg.	Working day of the current branch
Rate	REPO deal interest rate.	
Stop price	Marginal price. If the market price exceeds it, the guarantee fund is replenished.	
Pre-term repurchase	Option for the customer to terminate the agreement early.	
Interest payment periodicity	Possible values: <ul style="list-style-type: none"> At the end of term; on a monthly basis. 	
Date scheme	Interest calculation type. Possible values: <ul style="list-style-type: none"> 360/30 ACT/ACT 360/ACT 	

Account opening

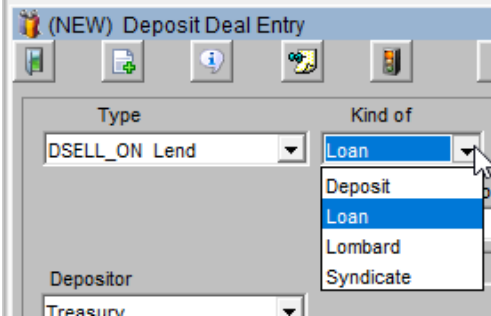
The book-keeping and securities accounting model of an institution may be determined in accordance with the requirements of the institution’s accounting policy, i.e. the list of accounts to be used may be determined individually for each institution.

Confirmation of the REPO deal

The procedure for conclusion of a repo deal is carried out by a responsible system user. The funds are transferred to the customer’s investment account during the deal conclusion (on the settlement date of the first “leg”).

2.2.2 Providing credit or deposit standing facilities

CF.100



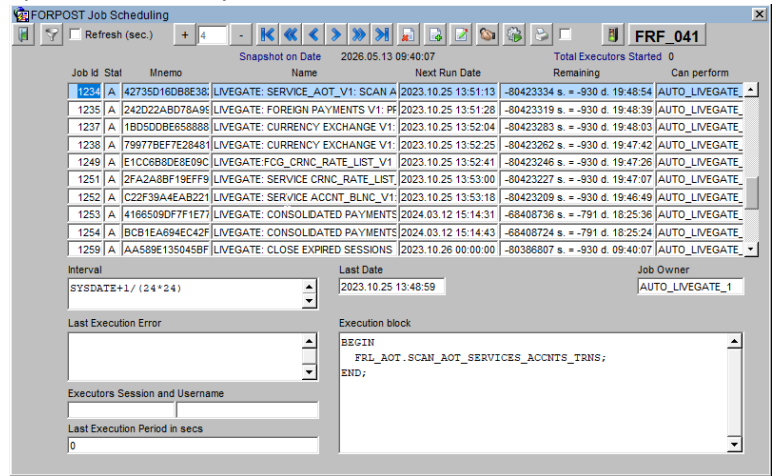
The system supports a Forex subsystem product (DEPOSIT) designed for the creation and management of deposits placed and received by financial market participants, as well as related loan transactions.

(More info under CF.105)

The product supports parameterization of different deal types, each with its own configurable duration. Very short-term deals, such as overnight transactions with a period of 0–1 day, can be defined.

CF.101

The system supports automated processes that can be parameterized to execute actions at specified times, enabling automatic activation and lifecycle progression of facilities and transactions in accordance with configured schedules.



CF.103

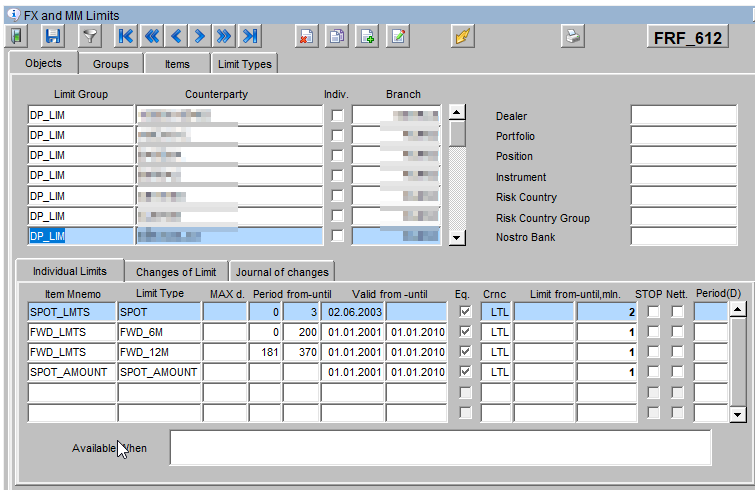
The system supports import of deal data from external systems and enables creation of corresponding transactions within the CBS based on the imported information.

Imported data is processed according to configurable rules and mapped to the required transaction parameters, ensuring consistent registration and processing of transactions in accordance with the Bank’s requirements.

CF.104

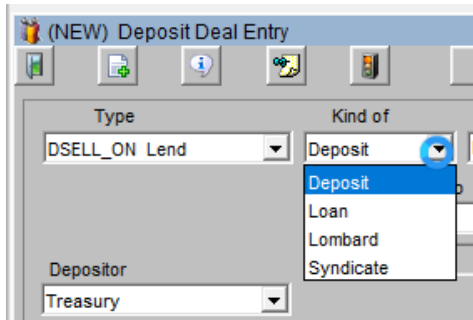
The system supports a Forex subsystem product (DEPOSIT) designed for the creation and management of deposits placed and received by financial market participants, as well as related deposit transactions. (More info under CF.105)

The system supports limit setup and control. Limits are parameterized at the product level.



Limit system operates in real time. Limits may be specified for the branch, product type, dealer, currency, currency position, counterparty, country, group of countries, correspondent bank or any combination of the objects listed above. Hereinafter they are referred to as the limit objects. The limits may be specified for separate currencies or for a single currency, selecting it as the equivalent currency.

CF.105



The screenshot shows a software interface for entering a deposit deal. The title bar reads '(NEW) Deposit Deal Entry'. There are several icons in the toolbar. The main form has two dropdown menus: 'Type' and 'Kind of'. The 'Type' dropdown is currently set to 'DSELL_ON Lend'. The 'Kind of' dropdown is open, showing a list of options: 'Deposit', 'Loan', 'Lombard', and 'Syndicate'. Below these, there is a 'Depositor' dropdown menu set to 'Treasury'.

Transactions are entered using the FRF_606 form (Deposit Deal Entry), where the dealer selects the required type of transaction, either a deposit or a loan.

The main transaction parameters are entered.

- Type – type of a deal Depending on type of a deal, a value date is calculated and limits are checked.
- Kind of – kind of a deposit deal – deposit or credit.
- Category – the categories are entered into the table of categories FOREX (menu item FX “Options / Types of deals and positions/ Categories”), and here they can be selected from the list depending on a product and rights.
- Dealer – a user entering the deal data is specified by default. If deal is concluded by other user, the dealer can be selected from the list of persons authorized to work with this product, or entered manually.
- Ticket No. – deal number in other system, for example, Dealing2000 (the field is optional).
- GMT – if this option is ticked off, time of deal entry will be specified according to Greenwich Mean Time; if it is not marked – according to the local time.
- Deal Date – deal conclusion date.
- Crnc. – currency of a deal.
- Portfolio – in which portfolio the corresponding positions should be created or updated. The portfolio, having the highest priority in the list, at which the dealer’s rights and rights to the counterparty, product and currency are specified, is proposed by default. If proposed portfolio is not suitable, it can be selected from the list. Only portfolios and currencies which correspond with specified data are included into the list.
- Principal Amount – in upper row the amount in main currency is specified. In lower row repayable amount with interest is specified.
- Interest Rate – interest rate of a deal. The corresponding market rate is set by default if it is available in the FORPOST system.
- Interest calculation method – possible methods 31/365, 30/365, 31/360, 30/360 and methods meeting the SWIFT standard – ACT/360, ACT/365 and AFI/365. A method specified at the currency is set by default (menu item “Options/Currencies”, the field “The number of days in a month/year”).
- Period – a period from the table of product types is used by default.
- Value Date, Maturity Date – these dates are calculated in accordance with a product, period and calendar of the corresponding country (The calendars are set via menu item “Kernel/ Classifiers / Countries). The corresponding calendar will be displayed after pressing this button located at the date field. In this calendar it is possible to select and check a date. Dates may be changed. Deal duration in days is specified under dates.
- Periodical Interest Payments – this attribute indicates the necessity of periodical payment of accrued interest to a creditor. Options of interest payment schedule are entered into the tab “Interest”; the schedule is presented in the tab “Interest Schedule”.
- Netting BUY/SELL (IN/ OUT side Settlement Netting) – if this attribute is ticked off, the limits will not be calculated for a corresponding side.
- Full List of Banks – displaying the classifier of registered correspondent bank or the full classifier of banks in the bank selection lists. If the check box is not ticked off, only registered correspondents will be displayed, and, after ticking off the check box, a user can select any bank available in the form.

A transaction can be edited by selecting the appropriate service (EDIT_DEAL). Editing is allowed only while the transaction has not been approved, i.e., while it is in a non-approved status. At this stage, transaction parameters can be modified or the transaction can be deleted.

An authorized user may approve the transaction using the relevant service. Upon transaction approval, accounting postings and funds transfers may be executed automatically, subject to the configured parameters. The system also supports manual execution of accounting postings where provided for by the product or process configuration.

2.2.3 Sight and term deposits

CF.111

The system supports configuration of key transaction parameters related to counterparties and settlement processing for deposit and loan transactions.

Counterparty selection

Counterparties are selected from a predefined list. Only entities belonging to designated client groups are available for selection. Each counterparty is registered in the system as a client and assigned to a specific client group defined for FOREX transactions. The counterparty represents the party with whom funds are deposited or from whom funds are borrowed.

Settlement type for incoming funds

The settlement type defines the method used when receiving funds from a

counterparty (e.g. taking a deposit or receiving repayment of a placed deposit). It is selected from a predefined list of available options. Based on the selected settlement type, the system:

- determines the appropriate correspondent banks based on predefined standard settlement instructions;
- generates the corresponding accounting entries;
- creates the required payment messages (e.g. SEPA, TARGET2, or foreign currency payments).

Settlement type for outgoing funds

The settlement type defines the method used when transferring funds to a counterparty (e.g. placing a deposit or repaying a borrowed deposit). It is selected from predefined options such as TARGET2, SWIFT, or domestic clearing systems. Based on the selected settlement type, the system:

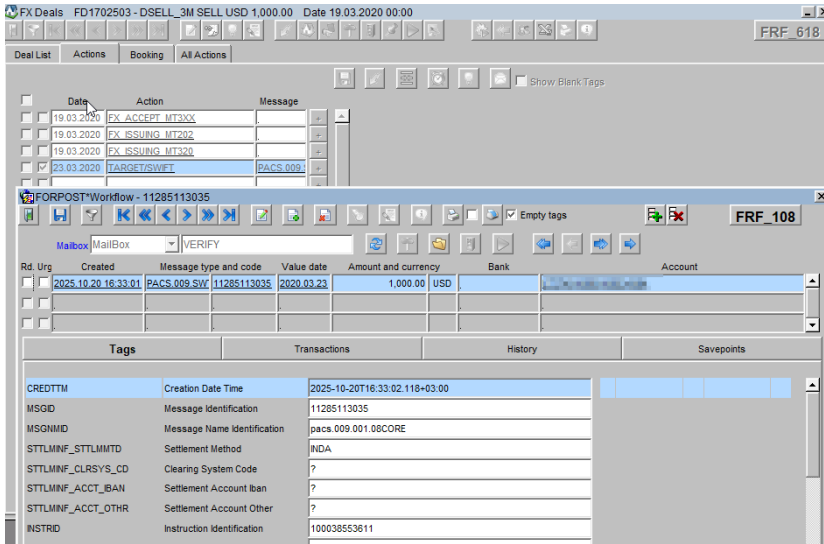
- determines the appropriate correspondent banks based on predefined standard settlement instructions;
- generates the corresponding accounting entries;
- creates the required payment messages (e.g. SEPA, TARGET2, or foreign currency payments)

Correspondent banks

The system assigns the required correspondent banks based on predefined standard settlement instructions. These correspondent banks are mandatory for execution of payments and are determined according to the selected settlement type and transaction configuration.

CF.112

The system supports automatic generation of payment instructions, creation of corresponding payment messages (e.g. SEPA, TARGET2, SWIFT),

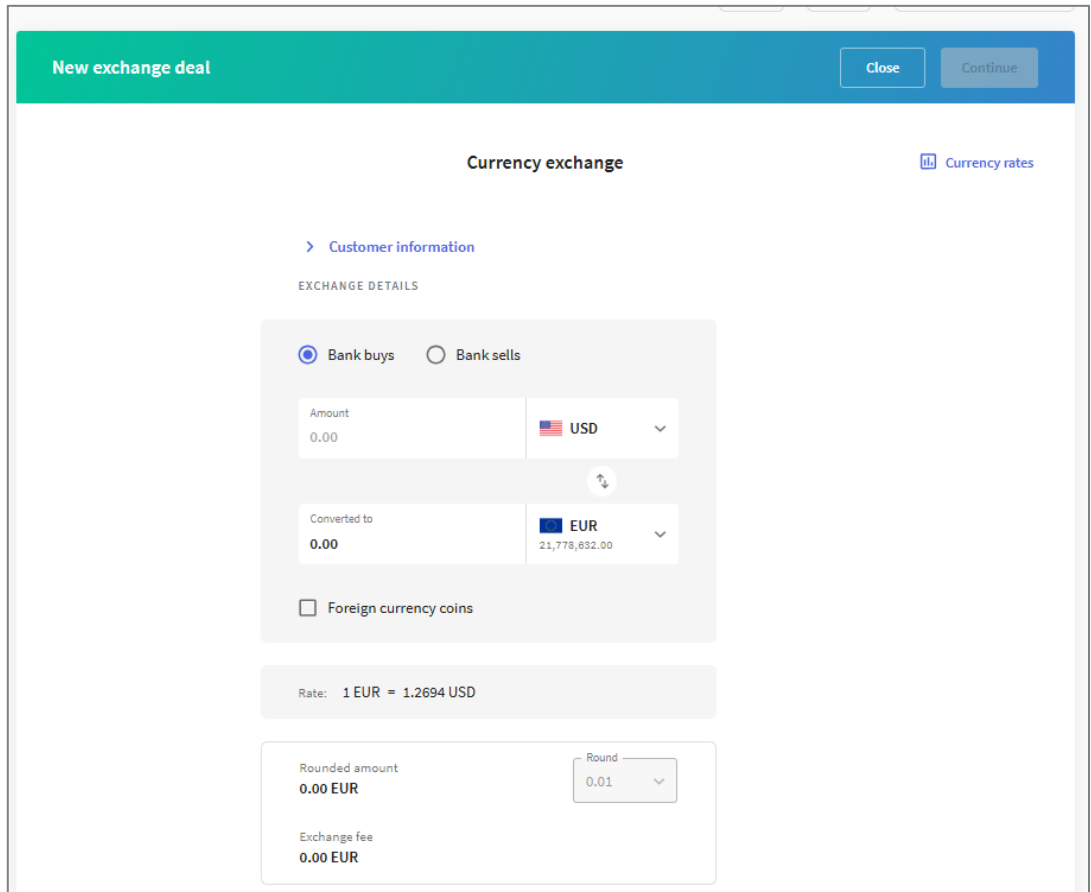


and generation of the associated accounting entries, ensuring end-to-end transaction processing.

The system supports manual generation of payment instructions and the creation of corresponding payment messages (e.g. SEPA, TARGET2, SWIFT), in accordance with configured payment processing rules.

The system supports foreign exchange conversion functionality for both cash transactions and transactions performed on client accounts.

The system also supports multi-currency accounts, enabling operations in different currencies within a unified account structure.



Accounts

20 October 2003 Monday

Accounts

Account: LT434010000100509361 | Account name: | Currency: All | Status: Active | Type: All | Accounts for debiting fees

2 ACCOUNTS Clear filters

Debit fees: First, from the accounts intended for debiting fees

Account	Account name	Balance	Available balance	Fee debiting priority	Status	Actions
LT434010000100509361 EUR		*****	*****	1	●	⋮
LT434010000100509361 USD		*****	*****	-	●	⋮

CF.113

Transactions are entered using the form Deposit Deal Entry, where the dealer selects the required type of deal, either a deposit or a loan.

(NEW) Deposit Deal Entry

Create Deal (F10) FRF 606

Type: DSELL_12M Lend | Kind of: Deposit | Category: | Dealer: | Ticket No: | GMT: | Deal Time: 13.05.2026 11:01

Crcn: EUR | Portfolio: DEPS | Principal Amount: 1,000.00 | Interest Rate: 0 | Period: 0D | Value Date: 13.05.2026

Depositor: DEPS | Principal Amount: 1,000.00 | ACT/360 | 12M | 13.05.2027

Treasury | Periodical interest Payments: 0.00 | 365/360

Dealparty: | SWIFT: | Collaterals: | Payment Instructions: | Interest Schedule: | Interest payments: | SWIFT: | Collaterals:

Receive Side: via TARGET2 | IN side Settlement Netting | Receive to / Debit from: LIABL2XMSD | LETUVOS BANKAS (BANK OF LITHUANIA) | Vilnius, LT | NOSTRO/Cust. Acc.: | Our Intermediary: | Payment Side: via TARGET2 | OUT side Settlement Netting | Dealparty Bank: AEBUS33XXX | Beneficiary Account: | Interest Account: | Dealparty Intermediary:

The main contract parameters are entered.

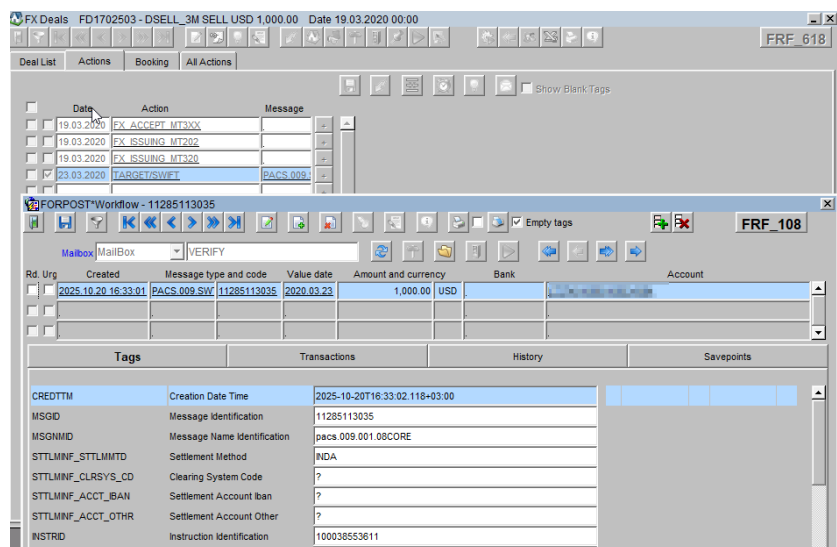
- Type – type of a deal. Depending on type of a deal, a value date is calculated and limits are checked.
- Kind of – kind of a deposit deal – deposit or credit.
- Category – the categories are entered into the table of categories FOREX (menu item FX “Options / Types of deals and positions/ Categories”), and here they can be selected from the list depending on a product and rights.

- Dealer – a user entering the deal data is specified by default. If deal is concluded by other user, the dealer can be selected from the list of persons authorized to work with this product, or entered manually.
- Ticket No. – deal number in other system, for example, Dealing2000 (the field is optional).
- GMT – if this option is ticked off, time of deal entry will be specified according to Greenwich Mean Time; if it is not marked – according to the local time.
- Deal Date – deal conclusion date.
- Crcn. – currency of a deal.
- Portfolio – in which portfolio the corresponding positions should be created or updated. The portfolio, having the highest priority in the list, at which the dealer’s rights and rights to the counterparty, product and currency are specified, is proposed by default. If proposed portfolio is not suitable, it can be selected from the list. Only portfolios and currencies which correspond with specified data are included into the list.
- Principal Amount – in upper row the amount in main currency is specified. In lower row repayable amount with interest is specified.
- Interest Rate – interest rate of a deal. The corresponding market rate is set by default if it is available in the FORPOST system.

- Interest calculation method – possible methods 31/365, 30/365, 31/360, 30/360 and methods meeting the SWIFT standard – ACT/360, ACT/365 and AFI/365. A method specified at the currency is set by default (menu item “Options/Currencies”, the field “The number of days in a month/year”).
- Period – a period from the table of product types is used by default.
- Value Date, Maturity Date – these dates are calculated in accordance with a product, period and calendar of the corresponding country (The calendars are set via menu item “Kernel/ Classifiers / Countries). The corresponding calendar will be displayed after pressing this button located at the date field. In this calendar it is possible to select and check a date. Dates may be changed. Deal duration in days is specified under dates.
- Periodical Interest Payments – this attribute indicates the necessity of periodical payment of accrued interest to a creditor. Options of interest payment schedule are entered into the tab “Interest”; the schedule is presented in the tab “Interest Schedule”.
- Counterparty selection. Counterparties are selected from a predefined list. Only entities belonging to designated client groups are available for selection. Each counterparty is registered in the system as a client and assigned to a specific client group defined for FOREX transactions. The counterparty represents the party with whom funds are deposited or from whom funds are borrowed.
- Settlement type for incoming funds
The settlement type defines the method used when receiving funds from a counterparty (e.g. taking a deposit or receiving repayment of a placed deposit). It is selected from a predefined list of available options. Based on the selected settlement type, the system:
 - determines the appropriate correspondent banks based on predefined standard settlement instructions;
 - generates the corresponding accounting entries;
 - creates the required payment messages (e.g. SEPA, TARGET2, or foreign currency payments).
- Settlement type for outgoing funds
The settlement type defines the method used when transferring funds to a counterparty (e.g. placing a deposit or repaying a borrowed deposit). It is selected from predefined options such as TARGET2, SWIFT, or domestic clearing systems. Based on the selected settlement type, the system:
 - determines the appropriate correspondent banks based on predefined standard settlement instructions;
 - generates the corresponding accounting entries;
 - creates the required payment messages (e.g. SEPA, TARGET2, or foreign currency payments)
- Correspondent banks

The system assigns the required correspondent banks based on predefined standard settlement instructions. These correspondent banks are mandatory for execution of payments and are determined according to the selected settlement type and transaction configuration.

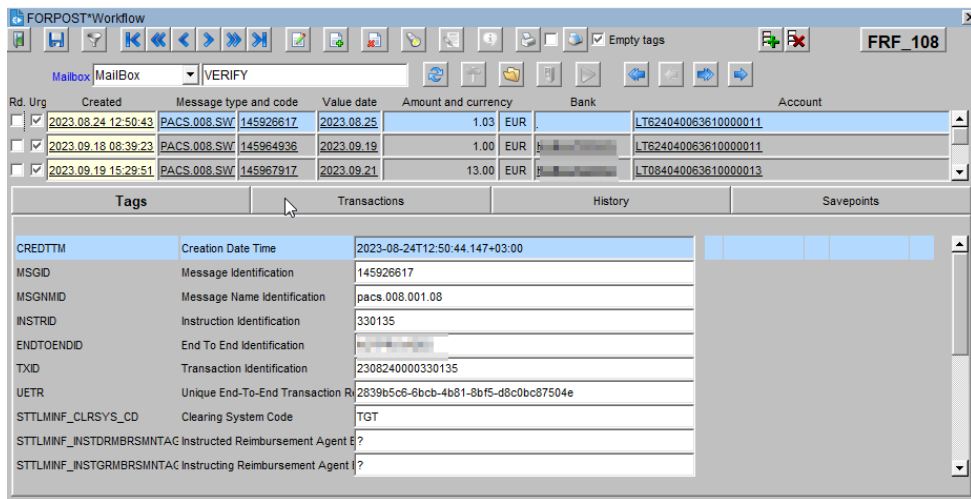
A transaction can be edited by selecting the appropriate service (EDIT_DEAL). Editing is allowed only while the transaction has not been approved, i.e., while it is in a non-approved status. At this stage, transaction parameters can be modified or the transaction can be deleted.



An authorized user may approve the transaction using the relevant service. Upon transaction approval, accounting postings and funds transfers may be executed automatically, subject to the configured parameters.

The system also supports manual execution of accounting postings where provided for by the product or process configuration.

CF.115



The system includes a dedicated payment subsystem with configurable workflows for processing and execution of payment instructions (e.g. SEPA, TARGET2, SWIFT).

Cut-off time controls can be managed within this payment workflow, enabling time-based control of payment processing, execution, and settlement.

CF.117

The system supports manual creation, modification, and termination of deposit deals for NBM clients using the DEPOSIT product within the CBS.

Deals are created and maintained through dedicated front-office and back-office interfaces. Authorized users can enter and update all relevant deal parameters, including amounts, interest conditions, settlement details, and contract dates.

Deals can be edited prior to approval using dedicated services (e.g. EDIT_DEAL, VERIFICATION), allowing modification or deletion while in non-approved status. Deals can be transferred between front-office and back-office users for further processing and validation based on configured workflows and access rights.

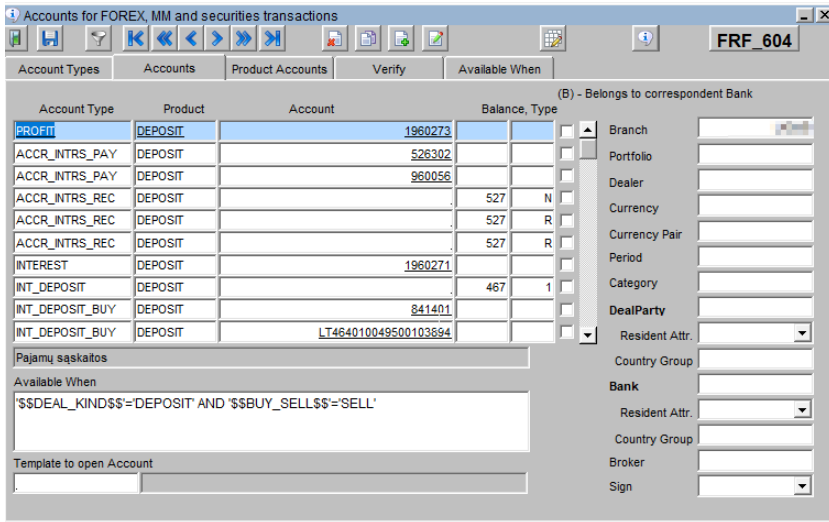
Upon approval, the system executes configured services, generating accounting entries and payment instructions according to product rules and settlement configuration. The system supports controlled execution of transaction-related actions, including reconciliation, booking, and processing of payment messages.

The system also supports manual termination and lifecycle management of deposit transactions. Early termination, contract closure, and rollover (extension) are supported via dedicated services (e.g. EDIT_DEAL, CLOSE_DEAL, PARTIAL_TERMINATION), ensuring proper update of transaction status, recalculation of parameters, and generation of related accounting and settlement actions.

All operations are performed with full control, user authorization, and auditability in accordance with configured business rules.

CF.122

The system supports configuration of accounts at the product level, enabling flexible definition of accounting and settlement rules.



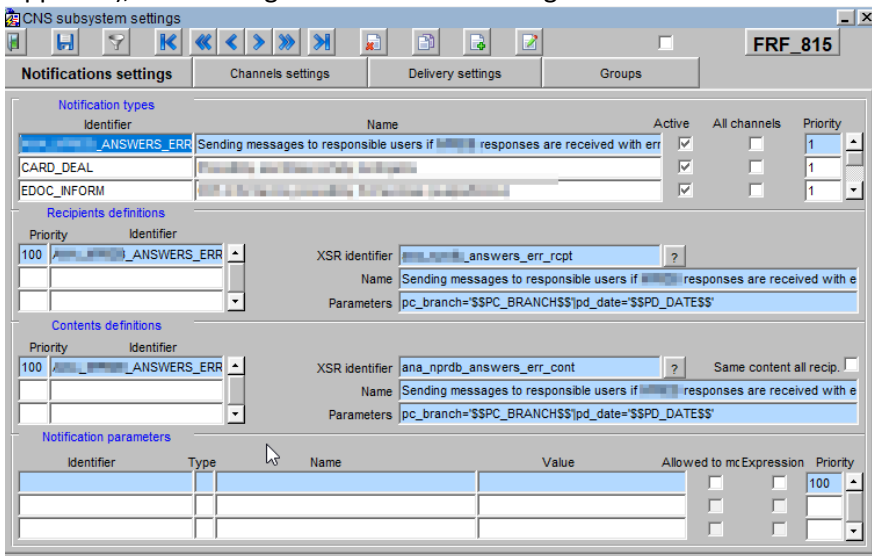
Within the system, it is possible to define different accounts for the payment of principal and interest amounts through product parameterization. This allows separate accounts to be assigned for principal repayment and interest payments in accordance with the Bank's accounting requirements

The configured product setup ensures that the appropriate accounts are automatically applied during transaction processing,

including the generation of accounting entries and payment instructions.

CF.125

The Supplier provides the CNS (Customer Notification Subsystem), which enables automatic generation of informational messages containing auction details and/or results using predefined, configurable templates. Using CNS capabilities, these messages are sent via email to preselected recipients (individual addresses and/or distribution groups). Recipient lists, triggering events (e.g., auction publication, auction close, results approval), and message formats can be configured based on the Bank's requirements.



The system supports a Forex subsystem product (DEPOSIT) designed for the creation and management of deposits placed and received by financial market participants, as well as related deposit transactions (see CF.105). Accounts are parameterized at product level and are automatically created or assigned during transaction registration in accordance with the configured product rules.

Accounts required for accounting transactions related to FOREX and securities products can be defined either within product configuration or in the dedicated FRF_604 form ("Accounts for FOREX, MM and securities transactions").

Accounts with fixed usage (e.g. general position accounts or profit and loss accounts) can be specified directly at product level. In cases where account selection depends on transaction parameters (such as counterparty type, currency, or other deal attributes), the system supports defining corresponding accounting rules in the FRF_604 account tables, enabling dynamic account determination during transaction processing

CF.126

The system supports automated processing of deposit transactions upon approval. Once a deposit deal is authorized in the CBS, the corresponding funds are automatically transferred to the deposit account in accordance with the approved transaction parameters.

BIC	Value Date	Action	Trns Code	Amount	Debit Currency, Account	Credit amount	Credit Currency, Account
	2015.10.20	FX_SELL	VD_2	1,000.00	EUR LT944040024620000006	1,000.00	EUR LT214040063660000078
	2015.10.20	FX_TRNS	VD_2	1,000.00	EUR LT214040063660000078	1,000.00	EUR LT654040024140000005
	2015.10.30	FX_ACCR	VD_2	1.87	EUR LT734040022820000096	1.87	EUR LT024040076120000008
	2015.11.30	FX_ACCR	VD_2	4.17	EUR LT734040022820000096	4.17	EUR LT024040076120000008
	2015.12.31	FX_ACCR	VD_2	4.31	EUR LT734040022820000096	4.31	EUR LT024040076120000008
	2016.01.20	FX_REPAYM	VD_2	1,012.78	EUR LT564040063660000009	1,012.78	EUR LT214040063660000078
	2016.01.20	FX_TRNS	VD_2	1,000.00	EUR LT214040063660000078	1,000.00	EUR LT944040024620000006
	2016.01.20	FX_ACCR	VD_2	2.63	EUR LT734040022820000096	2.63	EUR LT024040076120000008
	2016.01.20	FX_TRNS	VD_2	12.78	EUR LT274040022940000109	12.78	EUR LT734040022820000096
	2016.01.20	FX_TRNS	VD_2	12.78	EUR LT214040063660000078	12.78	EUR LT274040022940000109
	2016.01.20	FX_PROFIT	VD_2	12.78	EUR LT024040076120000008	12.78	EUR LT724040022840000109

The system ensures that the transferred amount matches the amount defined in the approved client request and applies the configured settlement and control rules. In addition, all related operations are performed automatically, including generation of payment instructions, execution of settlement processes, and creation of accounting entries

CF.127

The system supports automated closure of accounts based on configurable processing rules. An automated process can be configured to periodically review deposit deals and verify whether the required conditions are met, including whether funds have been transferred to the account within the defined timeframe. If the conditions for deposit placement are not fulfilled, the system can automatically close the corresponding transaction and, where configured, also close the associated deposit account. If the defined conditions are not met, the account or transaction remains unchanged. Such automated checks can be executed at predefined times or as part of end-of-day processing.

CF.129

The system supports generation of future cash flows upon approval of a deposit deal. These cash flows define the expected principal repayment and interest payment obligations throughout the deal lifecycle.

Upon reaching the deal maturity date, the system supports automated execution of related operations, including accrual and payment of interest and repayment of the principal amount. These processes are typically executed automatically as part of end-of-day (EOD) processing or through dedicated automated procedures, provided the relevant parameters are configured.

During these automated processes, the system generates the required payment instructions and performs settlement and accounting operations in accordance with the deal configuration.

BIC	Value Date	Action	Trns Code	Amount	Debit Currency, Account	Credit amount	Credit Currency, Account
	2015.10.20	FX_SELL	VD_2	1,000.00	EUR LT944040024620000006	1,000.00	EUR LT214040063660000078
	2015.10.20	FX_TRNS	VD_2	1,000.00	EUR LT214040063660000078	1,000.00	EUR LT654040024140000005
	2015.10.30	FX_ACCR	VD_2	1.87	EUR LT734040022820000096	1.87	EUR LT024040076120000008
	2015.11.30	FX_ACCR	VD_2	4.17	EUR LT734040022820000096	4.17	EUR LT024040076120000008
	2015.12.31	FX_ACCR	VD_2	4.31	EUR LT734040022820000096	4.31	EUR LT024040076120000008
	2016.01.20	FX_REPAYM	VD_2	1,012.78	EUR LT564040063660000009	1,012.78	EUR LT214040063660000078
	2016.01.20	FX_TRNS	VD_2	1,000.00	EUR LT214040063660000078	1,000.00	EUR LT944040024620000006
	2016.01.20	FX_ACCR	VD_2	2.63	EUR LT734040022820000096	2.63	EUR LT024040076120000008
	2016.01.20	FX_TRNS	VD_2	12.78	EUR LT274040022940000109	12.78	EUR LT734040022820000096
	2016.01.20	FX_TRNS	VD_2	12.78	EUR LT214040063660000078	12.78	EUR LT274040022940000109
	2016.01.20	FX_PROFIT	VD_2	12.78	EUR LT024040076120000008	12.78	EUR LT724040022840000109

After execution of all required actions, automated checks can be performed to verify that all closure conditions of the deal are met. If the conditions are satisfied, the system can automatically close the deal and, where configured, close the associated accounts.

This ensures consistent and controlled lifecycle management of deposit deals from initiation through maturity and final closure.

2.2.4 Granting loans to licensed banks

CF.130

Deal Registration

The system supports registration of loan deals from authorized user workstations:

During deal registration, the system captures all required loan parameters. A new deal is created with an automatically generated unique deal number, which can be adjusted if required. The deal amount, currency, and other core parameters are automatically proposed based on product configuration and can be modified within allowed limits.

The screenshot shows the 'Paskola' deal registration interface. At the top right, there are navigation elements: '2 Instructions', '1 Back-book', a printer icon, and the date '20 October 2003' with 'Monday' below it. The main header is 'Paskola' with 'Cancel' and 'Create' buttons. The form is divided into two sections: 'CONTRACT DETAILS' and 'CONDITIONS'. Under 'CONTRACT DETAILS', there are input fields for: Contract number (SL/727753), Agency (B.1 agency (B.1)), Variant (Consumer loan), Amount (10,000.00), Currency (EUR - Euro), Date from (2003-10-20), and Date until (2013-10-20). Under 'CONDITIONS', there are input fields for: Exception applies (None), Responsible employee (SANDRAP), Start date of credit commitment (2003-10-20), and End date of credit commitment (2013-10-20). Each date field has a calendar icon.

The system allows definition of the loan period, including start date, maturity date, and duration expressed in months and days. Changes to any of these parameters automatically recalculate the related values. Business calendar rules are applied to ensure proper handling of non-working days.

The repayment schedule type (annuity or linear) is assigned based on product configuration and can be adjusted. Credit commitment period parameters (start and end dates) are defined and validated to ensure consistency with the overall loan term.

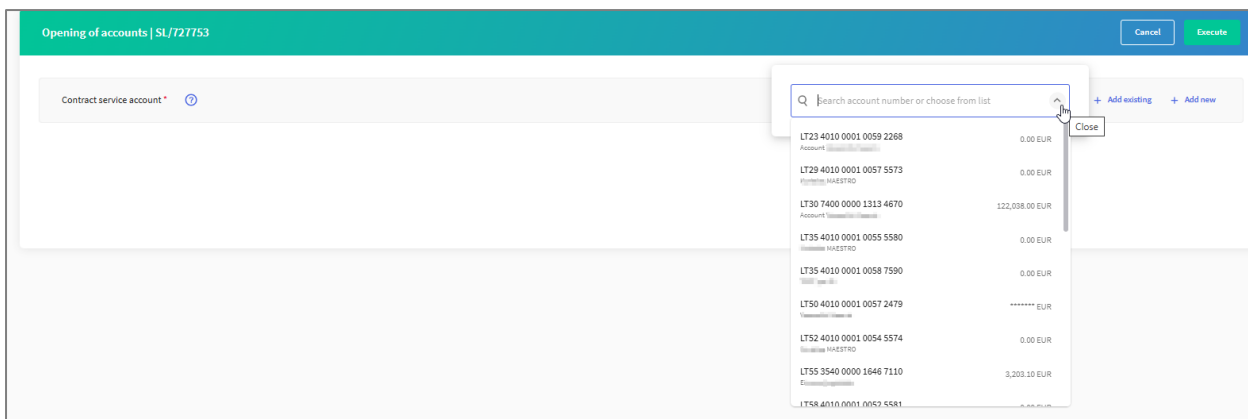
Additional parameters such as counterparty details and contact information can be included based on configurable product settings.

During registration, the system performs validation checks, including:

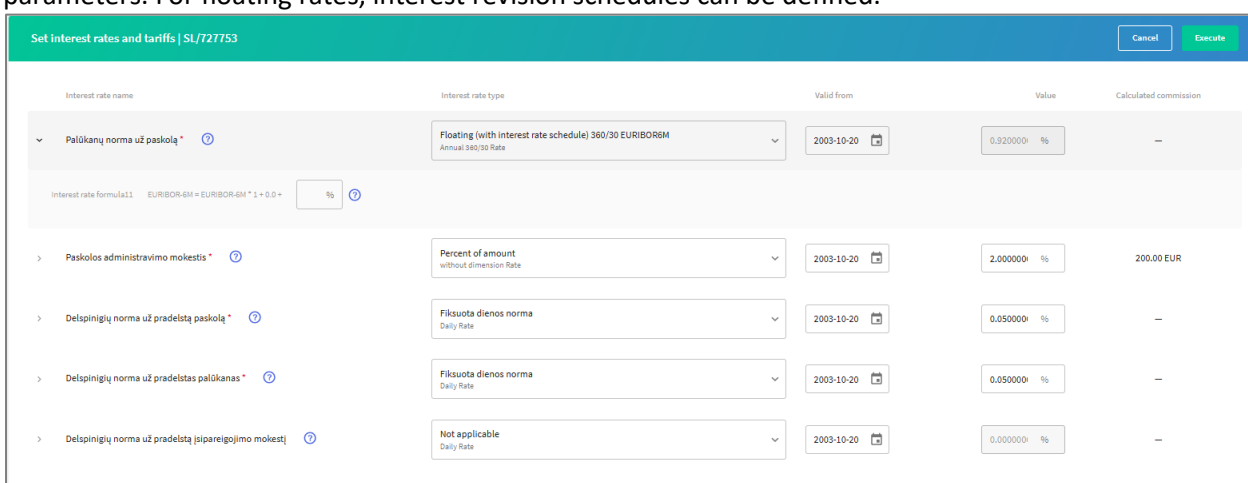
- completeness of mandatory fields,
- uniqueness of the deal number,
- compliance with predefined limits,
- logical consistency of dates and commitment periods.

Deals that do not meet validation criteria are rejected until corrected.

Accounts required for deal servicing are automatically created or assigned in accordance with product configuration rules.



Interest rates, commitment fees, contract preparation fees, and penalty rates are assigned during setup. The system supports both fixed and floating interest rates and allows configuration and adjustment of rate parameters. For floating rates, interest revision schedules can be defined.



The system supports classification of deals using predefined classification structures. Classification attributes and positions are selected from configurable reference data and are used for reporting, accounting, and risk management purposes.



Where configured, deal verification is required after registration. Authorized users perform validation of entered parameters against system-calculated values.

If the data meets validation criteria, the deal status is updated accordingly and the deal proceeds to further processing stages. If inconsistencies are detected, the deal is marked for correction and cannot proceed until updated and successfully verified.

The system generates loan repayment schedules based on configured rules. Both annuity and linear repayment methods are supported. Planned payment schedules are generated based on the full loan amount, while actual schedules are dynamically updated based on disbursement events. The system supports configuration of schedule parameters, including payment frequency, payment day, and grace periods

Generating of schedules | SL/727753 Close

Marked 2 Schedules Cancel [Generate schedules](#)

Planas. Paskolos grāžināmas Not generated [Edit](#)

SCHEDULE PARAMETERS

Variant: Anuitētinis	Periodicity: monthly	Date of end of grace period: 2003-11-20
Total amount: 10,000.00	Payment day: 15	1st unscheduled payment: —
Periodic payment: 87.96 (Auto)	Overdue: No	Regenerate from: —
Generate schedule period: 2003-10-20 — 2013-10-20	Delay (in days): —	Shift: Next working day after the end of the month

Planas. Palūkanas Not generated [Edit](#)

SCHEDULE PARAMETERS

Variant: Anuitētinis, iki maksājimo dienas	Periodicity: monthly	Date of end of grace period: 2003-11-01
Total amount: 0.00	Payment day: 15	1st unscheduled payment: —
Periodic payment: —	Overdue: No	Regenerate from: —
Generate schedule period: 2003-10-20 — 2013-10-20	Delay (in days): —	Shift: Next working day after the end of the month

Payment dates are automatically adjusted according to business calendar rules. Interest accrual is performed periodically, including month-end and payment date-based calculations. If payment dates fall on non-working days, they are shifted according to configured rules.

View schedules X

Show by years: 2004 Columns: All

27 OPERATIONS [Clear filters](#)

Date	Paskolos iedāvāšanas	Paskolos grāžināmas. Planas	Palūkanas. Planas	Paskolos grāžināmas	Palūkanu kaupīšanas	Palūkanas	Sutarties paruošimo mokesksts
2004-01-15	—	80.35 EUR	7.61 EUR	0.00 EUR	0.00 EUR	0.00 EUR	—
2004-01-31	—	—	—	—	0.00 EUR	—	—
2004-02-15	—	—	—	—	0.00 EUR	—	—
2004-02-17	—	80.42 EUR	7.54 EUR	0.00 EUR	—	0.00 EUR	—
2004-02-29	—	—	—	—	0.00 EUR	—	—
2004-03-15	—	80.47 EUR	7.49 EUR	0.00 EUR	0.00 EUR	0.00 EUR	—
2004-03-31	—	—	—	—	0.00 EUR	—	—
2004-04-15	—	80.54 EUR	7.42 EUR	0.00 EUR	0.00 EUR	0.00 EUR	—
2004-04-30	—	—	—	—	0.00 EUR	—	—
2004-05-15	—	—	—	—	0.00 EUR	—	—
Total for 2004:	—	968.33 EUR	87.19 EUR	—	—	—	—

Rows per page: 10 1-10 of 27 < >

Loan commitments are recorded upon deal registration and updated automatically during disbursement and at the end of the commitment period.

Loan Disbursement

Loan disbursement can be performed in full or in multiple tranches within the defined commitment period. Each disbursement automatically updates the outstanding commitment amount, generates accounting entries, and recalculates repayment schedules. Disbursement can be made to borrower accounts or external accounts, according to defined settlement rules.

Loan disbursement | SL/727753

Paskolos išdavimo kryptis ?*

OUR_BANK

Išmokėjimo suma ?*

10000

Kliento sąskaitos kodas ?*

LT234010000100592268

The system maintains both planned and actual repayment schedules and ensures continuous recalculation as disbursements occur.

Grafikų peržiūra | SL-SB/727139

Show by years: 2003

Columns: All

7 OPERATIONS

Date	Instalment	Paskolos išdavimas	Paskolos grąžinimas, Planas	Palūkanos, Planas	Paskolos grąžinimas	Palūkanų kaupimas	Palūkanos
2003-10-20	0.00	120,000.00 EUR	—	—	—	—	—
2003-10-31	0.00	—	—	—	—	165.00 EUR	—
2003-11-15	231.85 EUR	—	231.85 EUR	375.00 EUR	231.85 EUR	210.00 EUR	375.00 EUR
2003-11-30	0.00	—	—	—	—	—	—
2003-12-01	0.00	—	—	—	—	239.54 EUR	—
2003-12-15	157.72 EUR	—	157.72 EUR	449.13 EUR	157.72 EUR	209.59 EUR	449.13 EUR
2003-12-31	0.00	—	—	—	—	239.22 EUR	—
Total for 2003:		120,000.00 EUR	389.57 EUR	824.13 EUR	389.57 EUR	1,063.35 EUR	824.13 EUR

Assignment of Settlement Accounts

The system supports assignment of accounts used for automatic repayment processing. These accounts can be defined at the deal level or inherited from customer-level configuration.

The system determines the sequence of account usage during payment execution based on predefined priority rules.

Sandorio beakceptinų sąskaitų sąrašas | SL-SB/727139

Cancel Execute

Group Type: All Customer Account Currency: All

15 ACCOUNTS + Copy from customer accounts + Add new

Group Type	Priority	Customer	Account	Actions
> Client account	1	[Redacted]	LT55354000016467110 EUR	...
> Client account	1	[Redacted]	LT924010000100505763 EUR	...
> Client account	1	[Redacted]	LT364010000100545765 EUR	...
> Client account	1	[Redacted]	LT774010000100585767 EUR	...
> Client account	1	[Redacted]	LT694010000100594484 EUR	...
> Client account	1	[Redacted]	LT894010000100577306 EUR	...
> Client account	1	[Redacted]	LT654010000100557368 EUR	...
> Client account	1	[Redacted]	LT884010000100527369 EUR	...
> Client account	1	[Redacted]	LT584010000100587370 EUR	...
> Client account	1	[Redacted]	LT354010000100587590 EUR	...

Suspension and Resumption of Calculations

The system allows suspension of calculations for interest, penalties, or commitment fees from a specified date. Recalculation is performed automatically when suspension is applied retroactively.

Calculation processes can be resumed from a defined date, ensuring continuity and correctness of financial data.

Delspinigų skaičiavimo sustabdymas | SL/727753

Delspinigų skaičiavimo sustabdymo data ⓘ 2003-10-20 📅

Automatic Execution of Payments

The system supports automatic execution of scheduled payments during end-of-day processing. Payments are executed based on the defined schedule and available funds in servicing accounts.

If funds are insufficient, partial payments are performed. The system attempts to cover payments using alternative linked accounts according to defined rules.

Overdue payments are identified when scheduled payments remain unpaid after the due date. The system automatically calculates penalties and overdue interest.

Recovery attempts are performed regularly until the outstanding amounts are settled, following predefined priority rules.

Manual Payment Processing

The system supports manual execution of payments, including planned, overdue, and early repayments. Users can allocate payments to specific components (principal, interest, fees) and initiate recalculation of schedules. Early repayment triggers automatic adjustment of the repayment schedule based on configured rules.

Įsankstinis paskolos grąžinimas | SL/727753 Cancel Execute

Payment option *
 Įsankstinis artimiausių įmokų apmokėjimas
 To be paid until * 2003-10-19
 Transaction date * 2003-10-20

Payment from account * LT234010000100592268
 Customer payment * 0.00 EUR Recalculate

Execute	Type of indebtedness	Amount of indebtedness	Amount in account currency	Amount payable	Actions
<input checked="" type="checkbox"/>	Sutarties sudarymo mokestis	200.00 EUR	200.00 EUR	200.00 EUR	---
<input type="checkbox"/>	Einamosios palūkanos	0.00 EUR	0.00 EUR	0.00 EUR	---
<input type="checkbox"/>	Įsankstinis paskolos grąžinimas	10,000.00 EUR	10,000.00 EUR	0.00 EUR	---
Total:		10,200.00 EUR	10,200.00 EUR	200.00 EUR	

Balance to be paid: 10,000.00 EUR

Collateral, Guarantees, and Insurance

Edit collateral

MAIN INFO

Type of collateral *
 Guarantee

Type of guarantor *
 Customer Third party

Guarantor *
 SCIENCE AND INNOVATION ...

Financial guarantee *
 Bank guarantee

COLLATERAL PARAMETERS

Date of collateral *
 2003-10-20

Document
 Guarantee agreement

Document number
 KL_4875

Valid from 2003-10-20 Valid until 2005-10-20

Basis

Note

Priority of collateral 1 Procedure for collection 1

Coverage ratio *
 1

Cancel Save

The system supports recording and management of collateral, guarantees, and insurance associated with loan deals.

Collateral types, valuation data, and related financial instruments can be defined. Multiple valuations and insurance policies can be recorded and maintained, ensuring comprehensive coverage of risk mitigation measures.

CF.131

The required functionality can be implemented using the existing application (request) subsystem of the CBS.

CF.133

The system supports registration and maintenance of all types of assets accepted as financial guarantees for loans within the CBS.

Assets can be classified by different types of financial guarantees, including securities, cash account balances, deposits at other banks, bills of exchange, and other applicable guarantee types.

CF.134

The system supports processing of SWIFT MT messages and provides integration capabilities for communication with external systems.

By ways		By mailboxes	By users	By branches
MT202_IN_AZ	MT202, Incoming message			2
MT202_OUT_AZ	MT202 message way, outgoing			2
MT205_OUT_AZ	MT205, Outgoing message			2
MT900_IN_AZ	MT900 message way, incoming			2

Way points		Messages		
Inbox	644411 M INBOX			
202_IN	644412 M 202_IN			
Waiting	644413 M FOREX_IN			
202_TR	644414 M 202_TR			

CF.137

The system supports modification of key deal parameters during the lifecycle, including amount, term, and interest rate. Modifications are performed through controlled processes and are subject to validation and, where configured, verification.

The screenshot shows the 'Credit contracts list' interface. At the top, there are filters for Status (Active), Product, Contract number (SL/721948-COLLAT/2), Amount, Currency (All), Start date, and End date. Below the filters is a table with one contract entry:

Contract No	Customer	Contract amount	Cur.	Account balance	Debt	Start Date	End Date	Status
SL/721948-COLLAT/2	[Redacted]	10,000.00	EUR	-100.00	—	2003-10-20	2005-10-20	●

To the right of the table is a 'DETAILS' dropdown menu titled 'Choose an action to execute:'. The menu contains a search prompt and a list of actions:

- Set interest rates and tariffs (without verification)
- Obligation period change
- Change contract conditions
- Set new paper agreement number
- Changing schedules parameters
- Changing plan schedules parameters
- List of direct debit accounts for the deal
- Change of schedule type
- Apply a minimum or maximum interest rate
- Suspension of interest and commitment fee calculation
- Suspension of penalty calculation

CF.138

The system supports modification and management of financial guarantees associated with loan deals within the CBS.

The solution allows addition, substitution, and reduction of financial guarantees linked to a loan, in accordance with defined business rules and authorization controls. Financial guarantees, including pledged assets, securities, deposits, and other instruments, can be maintained and updated throughout the lifecycle of the loan.

All changes to financial guarantees are processed and recorded at the level of the corresponding loan deal, ensuring full traceability and consistency of data.

The screenshot shows the 'Collaterals | SL/721948-COLLAT/2' interface. At the top, there are filters for Status (Valid), Type of collateral, Kind of collateral (Financial obligation), and Owner / guarantor. Below the filters is a table with six collateral entries:

Type of collateral	Kind of collateral	Owner / guarantor	Name of property/financial obligation	Status	Actions
Guarantee	Financial obligation	SCIENCE AND INNOVATION AGENCY	Bank guarantee 1000 EUR		⋮
Guarantee	Financial obligation	SCIENCE AND INNOVATION AGENCY	Bank guarantee 10000 EUR		⋮
Guarantee	Financial obligation	SCIENCE AND INNOVATION AGENCY	Bank guarantee 10000 EUR		⋮
Guarantee	Financial obligation	SCIENCE AND INNOVATION AGENCY	Bank guarantee 100000 EUR		⋮
Guarantee	Financial obligation	SCIENCE AND INNOVATION AGENCY	Bank guarantee 75200 EUR	●	⋮
Guarantee	Financial obligation	SCIENCE AND INNOVATION AGENCY	Bank guarantee 10000 EUR	●	⋮

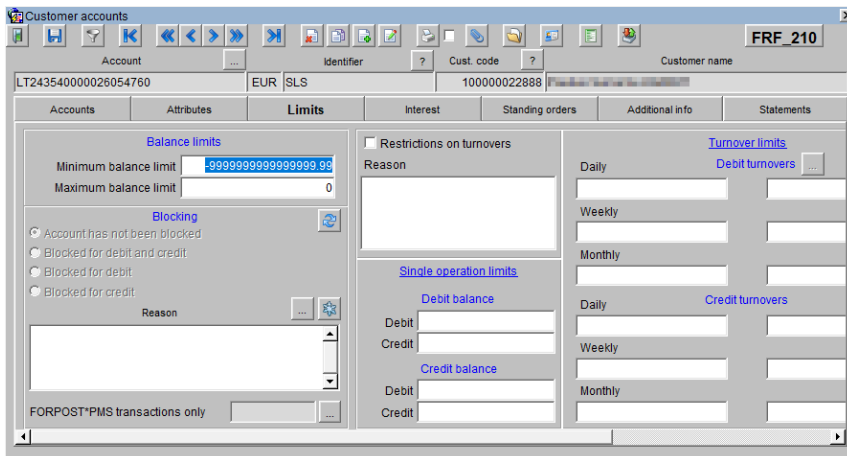
A context menu is open over the last row, showing the following actions:

- Edit
- Additional collateral parameters
- Property valuations
- Property management powers
- Documents and their e-copies
- Close record

CF.139

The system supports configuration and control of account limits within the CBS.

Minimum and maximum balance limits can be defined for accounts, including those accepted as financial guarantees. The system ensures that account balances do not fall below predefined thresholds during transaction processing.

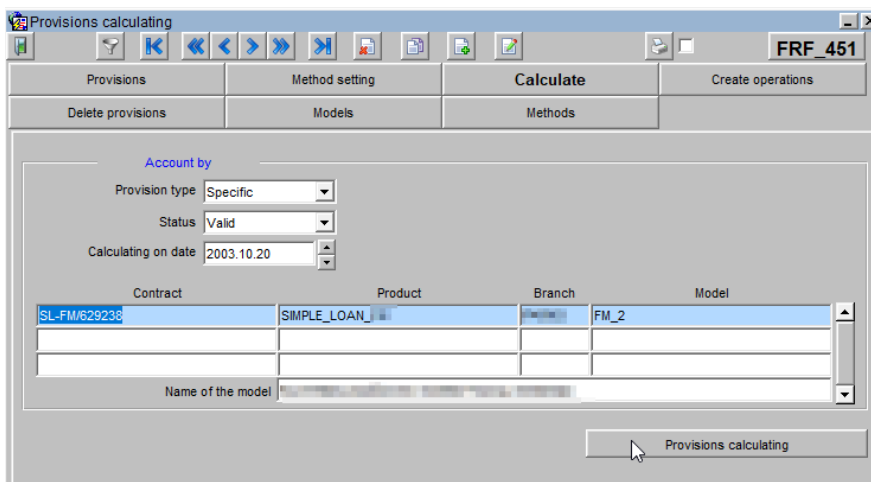


The system also supports setting restrictions on account operations, including the ability to block accounts for debit, credit, or both, in accordance with defined business rules.

In addition, turnover limits can be configured for account activity (e.g. daily, weekly, and monthly limits for debit and credit transactions), as well as limits for individual operations.

These controls are applied automatically during transaction processing, ensuring that all operations comply with defined limits and access restrictions.

CF.141



The system supports registration and accounting of expected credit losses (ECL) and provisions related to loans in the General Ledger within the CBS.

Impairment and provision calculations are performed at the individual loan deal level, including separate handling of principal, accrued interest, and accrued penalties.

The system maintains dedicated accounts for recording

impairment amounts, including accounts for loan impairment, accrued interest impairment, and accrued penalties impairment.

Impairment amounts are calculated based on configurable risk parameters (e.g. risk groups and impairment coefficients). The calculation takes into account the outstanding loan exposure, including all related amounts, adjusted by the fair value of collateral and guarantees using configurable weighting coefficients.

The system supports differentiated treatment of collateral and guarantees, allowing application of specific coefficients depending on the type of security (e.g. securities, government guarantees, or other instruments). Provisioning and impairment results are automatically reflected in the General Ledger through dedicated accounts, including profit and loss accounts for recognition of provisions and losses.

CF.142

CBS must allow for automatic or manual mapping/allocation/classification of loans granted by the NBM into the various business models (IFRS 9) implemented by the NBM.

The system supports classification of deals using predefined classification structures. Classification attributes and positions are selected from configurable reference data and are used for reporting, accounting, and risk management purposes.

Klasifikacija | SLJ727753 Close

+ Add new

Add new ✓ X

Classification * Position * Position title Valid from *

Note

2.2.5 Management of required reserves (MRR)

2.2.6 Issuance of government securities (GS)/National Bank Certificates (NBC) and registration of their redemption on the maturity date

CF.154

The system supports registration of early redemption of government securities (GS) transactions within the CBS. Users can enter partial or full redemption deals by specifying the required parameters, such as the security (GS), quantity, price, and custodian of the securities, where applicable.

Issuer accounting deal: SC_EMITENT_FM FRF 691

Transfer date Record code Settlement date

Deal type Auction

Name of autooperation

Customer

Code Receive

Mnemo

Surname / Name

Personal/corporation code

Sc agreement

SC agreement account

SC portfolio

Activity type

Account type

GL Acct

Securities	UZS3PR	EUR_BONDS_ILG	2021.08.20	2017.08.20	100	EUR	EUR_BONDS_ILG
ount, curr., price, amount	100	EUR		99			9,900.00

Makler

Type of operation Bal. acct.

Add information

Deals can be recorded in advance of the redemption date. Upon reaching the settlement date, the deal can be verified by an authorized user, triggering the execution of the required accounting entries.

During verification, the system generates corresponding postings in securities and cash accounts, ensuring proper reflection of the redemption in both securities holdings and financial balances. The system also supports automatic calculation and processing of

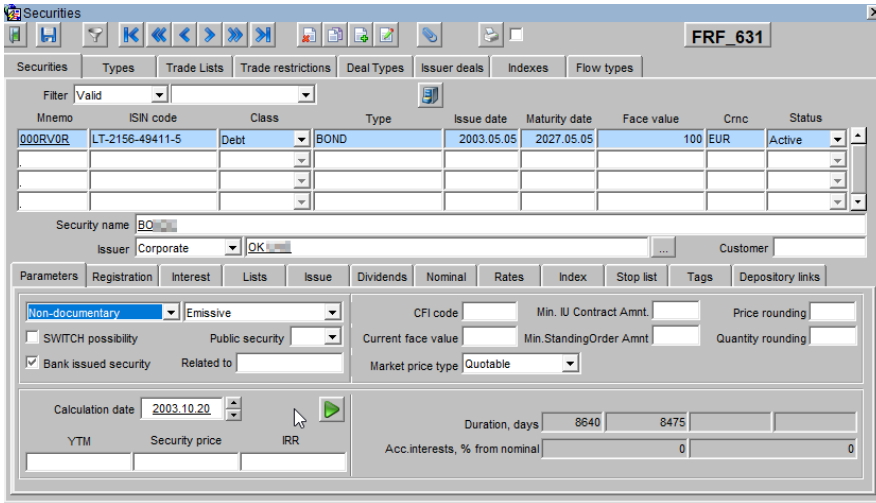
amortization related to the redeemed portion, where applicable. In addition, accrued interest is calculated, accrued, and paid for the redeemed portion in accordance with the defined rules.

This approach ensures controlled processing, accurate accounting, and flexibility in managing early redemption of GS in accordance with the Bank's operational requirements.

2.2.7 Re-issuance/special issuance of Government Securities (GS)/from the NBM portfolio

CF.156

The system supports entry and management of new government securities (GS) issue parameters within the CBS. Government securities (GS) instruments are first registered in the system with their core attributes,



after which the issuance is recorded through the registration of an issuance deal. Parameters of the issue, such as ISIN, number of securities, nominal value, maturity term, and other related attributes, are assigned and confirmed during this process. All issue-related data is captured as part of the deal processing workflow and stored within the CBS, ensuring consistent management,

traceability, and availability of information for further processing, settlement, and reporting.

2.2.8 Market prices valuation of government securities (GS) held by/transferred in favour of the NBM

2.3 Treasury operations

CF.162 d.

The system supports configuration of limits and controls, ensuring monitoring and management of exposures and compliance with defined policies.

CF.162 e.

The system supports structured classification of financial instruments using a flexible and normalized data model.

Limito tipas:	Limito detalizacija:	Nustatytas limitas:	Panaudotas limitas:
Investicijos į banko priemones - 35% apmokėtojo kapitalo, 12 mėnesiai		0.00 EUR	EUR
LR ir užsienio valstybių bankų ir SVI terminuotus indėlius visų laisvų lėšų		70%	0%
KIS akcijas visų laisvų lėšų		50%	0%
vieno KIS akcijas visų laisvų lėšų		---	---
vieno KIS akcijas visų laisvų lėšų		35%	%
ES valstybių CB, ECB, tarpt. org. VVP visų fondo lėšų		100%	0%
su viena sandorio šalimi sudaromą išvestinių finansinių priemonių sandorį (bc		25%	%
vienos ES valstybės CB, ECB, tarpt. org. VVP visų fondo lėšų		---	---
vienos ES valstybės CB, ECB, tarpt. org. VVP visų fondo lėšų		20%	%
užsienio valstybių (išskyrus ES) ir jų CB VVP visų fondo lėšų		50%	0%
vienos užsienio valstybės (išskyrus ES) ir jos CB VVP visų fondo lėšų		---	---
vienos užsienio valstybės (išskyrus ES) ir jos CB VVP visų fondo lėšų		10%	%
LR ar vienos užsienio valstybės kredito įstaigos terminuotus indėlius visų fon		---	---
LR ar vienos užsienio valstybės kredito įstaigos terminuotus indėlius visų f		20%	%
LR ir užsienio valstybių įstaigų terminuotus indėlius visų fondo lėšų		30%	0%

Financial instruments are linked to issuer entities, from which key attributes such as country and sector are derived. Additional attributes, including rating (from multiple agencies), instrument type, and duration, are maintained at the instrument level.

The system includes a reporting module that enables aggregation and analysis of exposures across multiple dimensions, such as issuer, country, sector, rating, and instrument type.

The system also supports portfolio risk analysis and performance monitoring. It provides reports on price sensitivity of securities to changes in yield to maturity, including calculation of duration, portfolio value, and the impact on prices at both portfolio and instrument level.

2015-07-10 FUND				Price sensitivity of debt securities in case of change in yield to maturity								
Securities name	Issuer	ISIN	Yield to maturity	Bond nominal value	Total nominal value of bonds	Annual yield	Value of bonds	Bond weight in portfolio	Securities price change (ΔP)	Macaulay duration	Modified duration	
LITHUANIAN GOVERNMENT 7Y Bond		LT000600270	2016-02-04	100,00	100,00	0,0000	94,28	0,00	-0,64	1,60	1,60	
LITHUANIAN GOVERNMENT 7Y Bond		LT000600279	2017-09-22	100,00	1 000 000,00	0,0000	990 000,00	1,00	-0,89	2,23	2,23	
							990 094,28		-1,53		2,23	
									0,4000			
									Change in portfolio securities price			
									Change in yield to maturity			
									Value of portfolio bonds			
									Modified duration of portfolio			

In addition, the system supports Value at Risk (VaR) reporting for assessment of potential losses under defined risk scenarios.

Calculate VAR		VALUE AT RISK						Customer name
								2026.05.15
Z values		VAR if Expected Portfolio Return yra 0			VAR using Expected Portfolio Return			Reporting period
Probability (%)	1	1 % probability			1 % probability			2023.10.31
	2,326	Number of days	Decimal basis	EURO basis	Number of days	Decimal basis	EURO basis	2023.11.27
Probability (%)	5	1	-0,0027270717	(55 844,05) €	1	-0,0018962416	(38 830,60) €	
	1,645	5	-0,0060979176	(124 871,10) €	5	-0,0042401251	(86 827,85) €	
		10	-0,0086237578	(176 594,40) €	10	-0,0059964424	(122 793,12) €	
		20	-0,0121958353	(249 742,20) €	20	-0,0084802502	(173 655,70) €	
		125	-0,0304895882	(624 355,50) €	125	-0,0212006254	(434 139,25) €	
		250	-0,0431187892	(882 972,02) €	250	-0,0299822120	(613 965,62) €	
Portfolio amount	20 477 662,60 €	5 % probability			5 % probability			
Number of securities units	5	Number of days	Decimal basis	EURO basis	Number of days	Decimal basis	EURO basis	
Number of days	20	1	-0,0019281870	(39 484,76) €	1	-0,0010973569	(22 471,30) €	
		5	-0,0043115572	(88 290,61) €	5	-0,0024537647	(50 247,36) €	
		10	-0,0060974627	(124 861,78) €	10	-0,0034701473	(71 060,50) €	
		20	-0,0086231144	(176 581,23) €	20	-0,0049075293	(100 494,73) €	
		125	-0,0215577861	(441 453,07) €	125	-0,0122688233	(251 236,82) €	
		250	-0,0304873134	(624 308,92) €	250	-0,0173507363	(355 302,52) €	

Such reports enable monitoring of risk exposure, assessment of interest rate sensitivity, and support scenario analysis for portfolio management decisions.

The classification framework can be extended with additional attributes (e.g. tranche) where required, ensuring adaptability to the Bank's evolving analytical and reporting needs.

CF.163 a.

The system supports processing of foreign exchange operations, including buying and selling of currencies against other currencies or against the national currency (MDL), for both SPOT and FORWARD deals.

FX deals are registered within the CBS and processed through the full transaction lifecycle, including deal entry, verification, and execution.

Key deal attributes include currencies, amounts, exchange rates (spot and forward), value dates, counterparties, and settlement instructions. Integration with market data allows validation of entered rates against current market levels.

The system generates settlement instructions and performs corresponding accounting entries automatically based on predefined rules. Accounting treatment includes recognition of transactions in balance and off-balance sheet accounts, as well as periodic revaluation (mark-to-market) and recognition of gains and losses in accordance with IFRS principles.

FORWARD deals are supported with forward rate and accrual calculations, while SPOT deals support immediate settlement operations. All transactions are subject to limit controls and are fully traceable and auditable.

This ensures accurate, controlled, and IFRS-compliant processing of foreign exchange operations within the CBS.

CF.163 b.

The system supports foreign currency deposits with flexible parameterization of interest conditions.

Both fixed and floating interest rate deposits are supported within the CBS as configurable products. Deposit parameters, including interest rate type and calculation rules, are defined at the product level in accordance with the Bank's requirements.

The screenshot shows the 'Deposit Deal Entry' window with the following data:

Type	Kind of	Category	Dealer	Ticket No	GMT	Deal Time
DBUY_1M Borrow	Deposit			45879		15.05.2026 13:29

Cmc	Portfolio	Principal Amount	Interest Rate	Period	Value Date
USD	DEPS	100,000,000.00	0	0D	15.05.2026
DEPS	DEPS	100,000,000.00	31/360	1M	15.06.2026

Depositor: DEPS
 Treasury: [Field]
 Dealparty: FORBIS
 Periodical interest Payments: 0.00
 Interest Rate: 31/360
 Period: 1M
 Value Date: 15.06.2026

The system supports processing of deposits with both positive and negative interest rates, depending on configured product conditions and market parameters.

Deposit deals are registered, approved, and processed through the standard transaction lifecycle, including interest calculation and settlement.

The system also supports rollover of deposits, which can be executed either manually or automatically based on configured rules and

workflow procedures.

This approach ensures controlled and flexible management of foreign currency deposits in line with the Bank's requirements.

CF.163 d.

The system supports foreign exchange (FX) swap transactions, including operations between foreign and domestic currencies, with flexible configuration of deal parameters.

FX swap transactions are processed as linked deals consisting of two legs (near leg and far leg). Each leg is represented as a separate deal in the system, uniquely identified and logically linked, allowing independent verification and processing while maintaining overall transaction consistency.

The screenshot shows the 'FX Swap Deal Entry' window with the following data:

Deal Type	Category	Dealer	Ticket No	Session	GMT	Deal Date
SWP_1W	Banks	FORPOST		?		03.10.2019 13:32

BUY	Portfolio	Deal Amount	Rate Factor	Spot Rate	Points	Period	Value Date
BUY_SELL	USD DEPS	1,000,000.00	1	1.1066	100	2D	03.10.2019
Against	EUR DEPS	895,575.86	1	1.1166			03.10.2019

Deal Party: Vilnius, LT

SELL	Portfolio	Deal Amount	Rate Factor	Spot Rate	Points	Period	Value Date
Deal Ccy	USD DEPS	1,000,000.00		1.1066	0	1W	11.10.2019
Against	EUR DEPS	903,668.90		1.1066			11.10.2019

The system supports full lifecycle management of FX swaps, including deal registration, verification, and execution. Key deal parameters include deal type, category, dealer, counterparty, currencies, amounts, spot and forward rates, value dates, and settlement details. The system supports forward point calculations, with automatic derivation of value dates based on product parameters and calendar rules.

Integration with market data allows validation of entered rates against current market levels with configurable tolerance limits. Settlement processing supports multiple configurations, including correspondent and intermediary banks, as well as internal and external accounts. Settlement instructions are generated automatically, with the possibility of manual adjustments where required. Rollover of FX swaps is supported through configurable workflows.

In addition, the system supports daily revaluation (mark-to-market) of FX swap transactions, including both legs. Revaluation is performed automatically during the end-of-day process, generating accounting entries for gains and losses. Reversal entries are created to offset previous valuations, ensuring accurate daily impact. Revaluation is based on discounted cash flow equivalents using market-based discount rates and official exchange rates. The system separately accounts for exchange rate effects and interest components. Forward points are used to calculate and accrue interest income or expense over the deal period. All revaluation and accrual results are automatically posted to the General Ledger, ensuring accurate financial reporting and compliance with accounting requirements.

CF.163 e.

The system supports processing of derivative deals, including futures-type instruments, with corresponding accounting operations in accordance with IFRS principles. Futures-like deals are registered and processed within the CBS through a controlled lifecycle, including deal entry, verification, and execution. The system maintains all required deal parameters, such as notional amount, underlying interest rate or index, maturity, and counterparties.

The system supports periodic valuation (mark-to-market) of such deals based on market data. Valuation results are reflected through corresponding accounting entries, ensuring recognition of gains and losses in line with IFRS requirements. Accounting treatment includes initial off-balance sheet recognition, followed by ongoing valuation and recognition of results in profit and loss accounts. Settlement of the deal is processed through balance sheet accounts, reflecting the final

financial outcome.

The system also supports interest-related calculations, accruals, and difference settlement payments where applicable. All transactions are subject to limit controls, and accounting entries are generated automatically based on predefined rules.

This ensures accurate, auditable, and IFRS-compliant processing of futures operations within the CBS.

CF.163 f.

The system supports processing of REPO deals (securities repurchase agreements), including lending/borrowing operations secured by financial collateral, in accordance with IFRS principles. REPO deals are registered within the CBS based on agreements with customers and are processed as two-leg deals (initial sale and subsequent repurchase). The system captures all key parameters, including counterparties (seller and buyer), securities portfolio, type and quantity of securities, deal currency, execution price, agreement amount, interest rate, and settlement dates for both legs.

The system supports flexible configuration of REPO deal conditions, including repurchase date, interest calculation methods (e.g. ACT/ACT, 30/360), payment periodicity, and early termination (pre-term repurchase). Interest amounts are calculated automatically based on defined parameters.

Buy/sell deals of securities: SC_DEAL_EXCH_REPO_V2_UB

Deal date, time, millisec, time zone: 2010.02.08 14:43:56
 Settlement date: 2010.02.08
 Transfer FN date: 31
 Record code: FRF_642

Customer: Code 13248, 38603126809, Full name Anna Surname, Order ref. No., Service agreement 2005/153420, SC agreement account, Activity type 11, Account type 02, SC portfolio TEST_S, GL Acct 11

Counterparty: Code 10000029788, 123458, Full name UAB, Order ref. No., Service agreement 2005/256559, SC agreement account, Activity type 21, Account type 02, SC portfolio FF0_SNR, GL Acct 11-1

Parameters: REPO, Fees

Stock exchange: XLTLT2100X
 Deal type: Alprikimo sandoriai su mokejimo grafiku
 Registration No.: 235235235

Security: SC name Lietuvos telekomas PVA, Date of issue 1998.06.17, Denomination 10 EUR, SC circ. SC type

Amount: 1000 ACTU, Execution price, Contract amount 5,000.00

Operation type: 202, Broker, Accountant, Balance account, Additional info

Account: Balance, Account, Balance
 43981321, 40981065

Ordered balance, Available balance, Ordered balance, Available balance

Upon deal execution, securities and funds are transferred according to the first leg settlement, and corresponding accounting entries are generated. The system supports both off-balance and balance sheet accounting, ensuring proper recognition of collateralized exposure and compliance with IFRS requirements. Interest accrual is performed over the deal period, and the system supports valuation of REPO deals based on market conditions. At maturity (second leg), securities are repurchased and all obligations are settled automatically.

The system also supports modification of key deal parameters, monitoring of payment schedules, and account tracking. All operations are controlled, traceable, and integrated with limit management and accounting processes. This ensures accurate, auditable, and IFRS-compliant processing of REPO deals secured by financial assets within the CBS.

CF.166

The system supports application of the FIFO (First-In, First-Out) method in the accounting and valuation process of securities. Securities positions are managed based on chronological order of acquisition, whereby the earliest acquired securities are used first for valuation, sale, and accounting purposes. The system maintains detailed tracking of individual deal-level positions, including quantities, acquisition dates, and remaining balances.

Parameters: REPO, Fees

REPO parameters

REPO redemption date: 2010.10.10
 Rate: 10.00
 Stop price: 2
 Pre-term redemption

Receipt of interest

At the end of term
 Period (in months)
 Date type: 30/360

FIFO logic is automatically applied during securities transactions, including sales, revaluation, and amortization processes. The system calculates the cost, profit/loss, and remaining position based on the original acquisition sequence. This ensures accurate cost determination, proper recognition of gains and losses, and compliance with accounting standards, including IFRS requirements.

CF.171

The system supports processing of SWIFT MT messages and provides integration capabilities for communication with external systems.

FX Deals: FX1679555 - TODAY BUY EUR/USD 100.00 Date: 27.03.2

Date	Action	Message
20.10.2003	FX ISSUING_MT202	
27.03.2023	FX_ACCEPT_MT3XX	
27.03.2023	FX_BUY	
27.03.2023	FX_FEE	
27.03.2023	FX_ISSUING_MT300	
27.03.2023	FX_OFFBAL	
27.03.2023	FX_PROF_LOSS	
27.03.2023	FX_PROF_LOSS_R	

CF.174 (a-d)

The system includes various reporting capabilities, for example:

Participant	Participant code	Legal entity code	Product	Product type	Deal number	Contract number	Security ISIN code	Deal / issue start date	Deal / issue end date	Deal / issue currency	Deal amount in transaction currency	Deal amount in EUR	Paid amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14
10139	10139		DEPOSIT_FM	-	FD66297			2015.06.09	2015.09.09	EUR	14000.00	14000.00	
10139	10139		DEPOSIT_FM	-	FD66076			2015.06.08	2015.06.10	EUR	15000.00	15000.00	
10512	10512		DEPOSIT_FM	-	FD66237			2015.06.08	2015.06.11	EUR	10000.00	10000.00	
10139	10139		DEPOSIT_FM	-	FD66177			2015.06.08	2015.06.11	EUR	17000.00	17000.00	
10481	10481		DEPOSIT_FM	-	FD66197			2015.06.08	2015.09.08	EUR	18000.00	18000.00	
10139	10139		DEPOSIT_FM	-	FD46395			2023.08.04	2023.11.05	EUR	25000.00	25000.00	
10139	10139		DEPOSIT_FM	-	FD66037			2015.06.03	2015.06.08	EUR	13000.00	13000.00	
10139	10139		DEPOSIT_FM	-	FD66038			2015.06.07	2015.06.11	EUR	15000.00	15000.00	
10481	10481		DEPOSIT_FM	-	FD66039			2015.06.07	2015.06.11	EUR	18000.00	18000.00	

2.4 Payment order instructions/cash transfers/ remote banking services

CF.198

The example of generated ISO CAMT052

The screenshot shows a bank employee workplace interface. The main window displays a customer profile for BOSTON DYNAMICS (IMMEDIATE PARENT UNDERTAKING). The profile includes fields for Type (Corporate), Customer type (#AT_JUR), Identifier (BOSTON DYNAMICS (IMM), FORPOST code), Name, Country, City, Street, house No., Reg. address, and Corr. address. There are also sections for 'Additionally', 'Management', and 'Accounts'. A search window is open, showing a list of generated ISO CAMT052 files. The list includes files like 'FR JUR AUDIT_CERTIFICATE', 'ISO_CAMT052', 'ISO_CAMT053', 'ACCOUNT_LIST_FNMIN', 'BLOCKED_PLAIS_ACCOUNTS', 'KYC_FM_REPORT', and 'KYC_APP_FM'. A Notepad window is open, displaying the XML content of one of the generated files. The XML content is as follows:

```

1 <?xml version = "1.0" encoding="utf-8"?><Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.052.001.02">
2 <BkToCstmAcctRpt>
3 <GrpHdr>
4 <MsgId>20260519151498609145</MsgId>
5 <CreDtTm>2026-05-19T13:12:29+03:00</CreDtTm>
6 </GrpHdr>
7 <Rpt>
8 <Id>20260519151498609144</Id>
9 <ElectncSeqNb>21183</ElectncSeqNb>
10 <CreDtTm>2026-05-19T13:12:29+03:00</CreDtTm>
11 <FrToDt>
12 <FrDtTm>2003-10-01T00:00:00</FrDtTm>
13 <ToDtTm>2003-10-20T13:12:29</ToDtTm>
14 </FrToDt>
15 <Acct>
16 <Id>
17 <IBAN>LT464010000100594570</IBAN>
18 </Id>
19 <Ccy>EUR</Ccy>
20 <Ovnr>
21 <Nm>BOSTON DYNAMICS (IMMEDIATE PARENT UNDERTAKING)</Nm>
22 <Id>
23 <OrgId>
24 <Othr>
25 <Id>54586848</Id>
26 </Othr>
27 </OrgId>
28 </Id>
29 </Ovnr>
30 <Svcr>
31 <FinInstnId>
32 <BIC>PARKLT22XXX</BIC>
33 <Nm>AB BANKAS "SUPERBANK" (ENG)</Nm>
34 <Pst1Adr>
35 <StrtNm>PARKO 17-5</StrtNm>

```

The example of generated ISO CAMT052

The screenshot shows a 'Bank employee workplace' window with a customer profile for 'BOSTON DYNAMICS (IMMEDIATE PARENT UNDERTAKING)'. The profile includes details like 'Type: Corporate', 'Customer type: #AT JUR', and 'Identifier: BOSTON DYNAMICS (IMM)'. A search for 'FORPOST code' is also visible. In the foreground, a Notepad++ window displays XML data for an audit certificate, including fields like 'MsgId', 'CreDtTm', 'FrDtTm', 'ToDtTm', 'Acct', 'IBAN', and 'Nm'.

The 'Monitor Tree' window displays a tree view of reports. The 'FRH_054' report is highlighted, indicating it is the active report being viewed or managed.

2.5 International Monetary Fund (IMF) related operations

CF.224

The system provides a dedicated reporting subsystem

The system includes various reporting capabilities, for example:

Report for the preparation of balance reconciliation statements

Participant: %
 Report date from: %
 Product: DEPOSIT_FM
 Security ISIN code: %
 Report date from: 2015-01-01
 Report date to: 2015-12-31

Participant	Participant code	Legal entity code	Product	Product type	Deal number	Contract number	Security ISIN code	Deal / issue start date	Deal / issue end date	Deal / issue currency	Deal amount in transaction currency	Deal amount in EUR	Paid amount
UAB "Bostons dinamika"	10139		DEPOSIT_FM	-	FD66297			2015.06.09	2015.09.09	EUR	14000.00	14000.00	
UAB "Bostons dinamika"	10139		DEPOSIT_FM	-	FD66078			2015.06.08	2015.06.10	EUR	15000.00	15000.00	
UAB "Bostons dinamika"	10512		DEPOSIT_FM	-	FD66237			2015.06.08	2015.06.11	EUR	10000.00	10000.00	
UAB "Bostons dinamika"	10139		DEPOSIT_FM	-	FD66177			2015.06.08	2015.06.11	EUR	17000.00	17000.00	
UAB "Bostons dinamika"	10481		DEPOSIT_FM	-	FD66197			2015.06.08	2015.09.08	EUR	18000.00	18000.00	
UAB "Bostons dinamika"	10139		DEPOSIT_FM	-	FD46396			2023.08.04	2023.11.06	EUR	25000.00	25000.00	
UAB "Bostons dinamika"	10139		DEPOSIT_FM	-	FD66037			2015.06.03	2015.06.08	EUR	13000.00	13000.00	
UAB "Bostons dinamika"	10139		DEPOSIT_FM	-	FD66038			2015.06.07	2015.06.11	EUR	15000.00	15000.00	
UAB "Bostons dinamika"	10481		DEPOSIT_FM	-	FD66039			2015.06.07	2015.06.11	EUR	18000.00	18000.00	

2.6 Loans for individuals - NBM employees

CF.226

The CBS support recording and servicing of retail loans granted to NBM employees, including real estate and consumer loans, with the ability to classify and code each loan by purpose/type (e.g., refinancing, procurement, major repairs, etc.) using configurable product variants and/or classification attributes at contract level.

FORBIS BANKING INFORMATION SYSTEM

Customers

DASHBOARD CASH DESK APPLICATIONS TASKS COMMUNICATION MODULE OPEN BANKING

Loan

CONTRACT DETAILS

Contract number: SL-SB/727864

Account:

Date from: 2003-10-20

Date until: 2013-10-20

Amount: 10,000.00

Currency: EUR - Euro

Interest: 0.00000

Country:

Agency: PARKO B.1 agency (B.1)

Variant:

- Consumer loan
- Consumer loan with mortgage
- Mortgage loan

CONDITIONS

Kredito pakaudojimo

CF.227

The required functionality can be implemented using the existing application (request) subsystem of the CBS.

Application No.198349

Cancel Save for later Evaluate & Save

Unevaluated

DETAILS APPLICATION SCORING RESULTS PROCESSING

- Personal identification

Personal code *

Country that issued personal code *

+ Main information

+ Personal registration address

+ Personal correspondence address

+ Personal identification documents

+ Country(ies) of residence for tax purposes

CF.229

The system includes functionality for provisioning/impairment handling. Impairment (provisioning) rates are maintained as configurable parameters (e.g., by risk group), with the ability for an administrator to manage coefficients and value lists.

CF.230

Availability of introducing fixed or floating rates / periodic or as-needed modification of rates per contract or per loan portfolio considering the

interest calculation formula

The system supports interest rate setup and maintenance through product and transaction parameterization. Interest rates can be defined as:

- Fixed rates, or
- Floating rates (e.g., index-based with a configurable margin), including configurable review/reset schedules where applicable.

Rates can be applied:

- at portfolio level (via loan product / product variant configuration), ensuring consistent application across a defined loan portfolio; and
- at contract (individual loan) level, allowing contract-specific overrides and individual interest tariff schemes.

The system supports both periodic and ad-hoc rate changes via controlled operational services, with:

- an effective date (“valid from”),
- recalculation of relevant amounts (e.g., planned interest, accruals and/or schedules) where configured,
- traceability of changes (audit/history) according to configured business rules.

Interest calculation is performed in line with the configured interest calculation formula and parameters (e.g., day-count basis such as ACT/ACT, ACT/360, etc., rounding rules, and other calculation settings), subject to product configuration.

The screenshot shows a software interface for managing payments. At the top, there is a notification bar: "The payments of the already generated schedule are displayed here. Any new changes will only be saved after selecting 'Generate schedules' in the main window." Below this, a "Split amount" field is set to "10,000.00" with a "Recalculate" button. A table titled "48 PAYMENTS" lists payment details. An "Edit" modal window is open over the first row, showing fields for "Date" (2003-11-15) and "Amount" (209.33), with "Cancel" and "Save" buttons.

Date	Amount
2003-11-15	209.33
2003-12-15	208.33
2004-01-15	208.33
2004-02-17	208.33
2004-03-15	208.33
2004-04-15	208.33
2004-05-17	208.33

CF.232

The CBS supports separate accounting and record keeping by loan type and portfolio using configurable loan products/product variants and classification attributes. This enables segmentation and reporting by:

- loan types and purposes (e.g., consumer / real estate; refinancing / procurement / extension / major repairs, etc.),
- interest rate types (fixed / floating) with configurable calculation parameters,
- repayment types (annuity / decreasing and other supported schedule variants), and
- individual loan agreement (contract/deal level).

At loan agreement level, the CBS enables registration and storage of the key contract data, including borrower identification (e.g., last name, first name, personal account/identifier), loan type/purpose, contract number, currency and granted amount, loan period, interest terms, repayment schedule (principal + interest), and applicable fees/charges. The CBS maintains separate tracking of principal, interest, and related charges/fees through transaction-level records and dedicated accounts.

The screenshot displays a "Credit contracts list" interface. At the top, there are filters for Status (Active), Product, Contract number (SL/721948-COLLAT/2), Amount, Currency (All), Start date, and End Date. Below the filters is a table with one contract entry. A "DETAILS" panel is open on the right, showing various contract attributes.

Contract No	Customer	Contract amount	Cur.	Account balance	Debt	Start Date	End Date	Status
SL/721948-COLLAT/2		10,000.00	EUR	-100.00	-	2003-10-20	2005-10-20	

Contract Details:

- Product: SIMPLE_LOAN_
- Product variant: L_11
- Product classification: LINEAR SCHEDULE
- State: EXECUTE
- Agency: -
- Interest: 1.00
- Contract amount equivalent: 10,000.00
- Debt amount equivalent: -
- Overdue days: -
- Opened on: 2003-10-20 03:00:00
- Checked on: -
- Closed on: -
- Customer type: private
- Customer type decoding: FA_R
- System code: 100000357703

Filter by	Plan date	Execution date	Name	Amount	Currency	From	Until	Expiration date
All					All			
94 OPERATIONS								
	Plan date ↑	Execution date	Name	Amount	VAT	From	Until	Expiration date
>	2003-10-20	—	CONCLUSION_FEE_PAYMENT	50.00 EUR	—	2003-10-20	2005-10-19	—
>	2003-10-20	2003-10-20	DISBURSEMENT	100.00 EUR	—	—	—	—
>	2003-10-20	2003-10-20	OBLIGATION_IN	10,000.00 EUR	—	—	—	—
>	2003-10-20	—	DISBURSEMENT	9,900.00 EUR	—	—	—	—
>	2003-10-20	2003-10-20	OBLIGATION_OUT	100.00 EUR	—	—	—	—
>	2003-10-31	—	INTEREST_ACCRUAL	0.03 EUR	—	2003-10-20	2003-10-31	—
>	2003-11-15	—	INTEREST_PAYMENT	0.07 EUR	—	2003-10-20	2003-11-14	—
>	2003-11-15	—	INTEREST_ACCRUAL	0.04 EUR	—	2003-11-01	2003-11-14	—

The CBS also supports capturing collateral, guarantees and insurance information linked to the loan contract. Collateral and other security instruments can be recorded per agreement, including the collateral type (e.g., pledged assets, financial guarantees, etc.). The system allows entering collateral valuations (including multiple valuation entries where applicable) and maintains insurance policy details linked to the collateral record (e.g., insurance type and policy data).

Collaterals (Read Only) SL/721948-COLLAT/2							Close
Status	Type of collateral	Kind of collateral	Owner / guarantor	Name of property/financial obligation	Status	Actions	
Valid		All					
COLLATERALS: 6 Clear filters X + Add new							
>	Guarantee	Financial obligation	SCORCA 2003 AND BANKGARANTEE AGENT	Bank guarantee 1000 EUR	●	⋮	
>	Guarantee	Financial obligation	SCORCA 2003 AND BANKGARANTEE AGENT	Bank guarantee 10000 EUR	●	⋮	
>	Guarantee	Financial obligation	SCORCA 2003 AND BANKGARANTEE AGENT	Bank guarantee 10000 EUR	●	⋮	
>	Guarantee	Financial obligation	SCORCA 2003 AND BANKGARANTEE AGENT	Bank guarantee 100000 EUR	●	⋮	
>	Guarantee	Financial obligation	SCORCA 2003 AND BANKGARANTEE AGENT	Bank guarantee 75200 EUR	●	⋮	
>	Guarantee	Financial obligation	SCORCA 2003 AND BANKGARANTEE AGENT	Bank guarantee 10000 EUR	●	⋮	

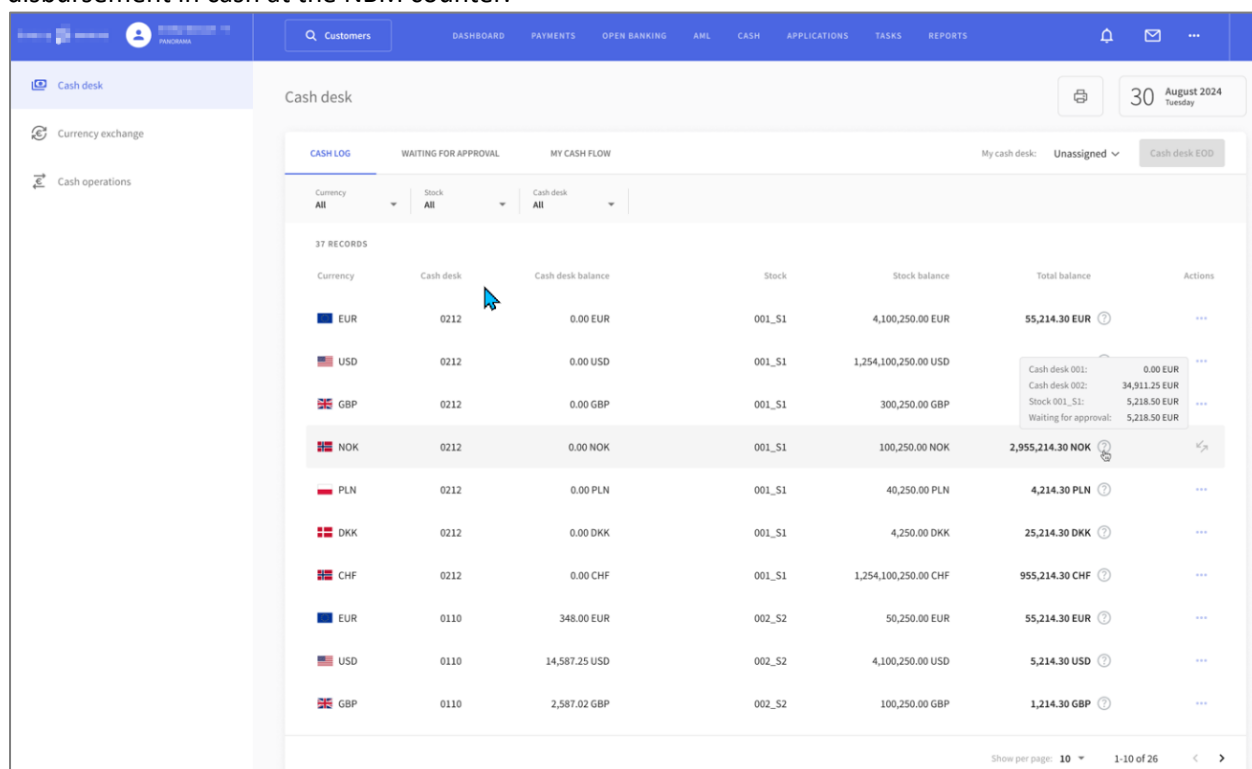
CF.233

The Supplier provides the CNS (Customer Notification Subsystem), which enables automatic generation of informational messages containing auction details and/or results using predefined, configurable templates. Using CNS capabilities, these messages are sent via email to preselected recipients (individual addresses and/or distribution groups). Recipient lists, triggering events (e.g., auction publication, auction close, results approval), and message formats can be configured based on the Bank's requirements.

CNS subsystem settings																														
Notifications settings		Channels settings	Delivery settings	Groups	FRF_815																									
<table border="1"> <thead> <tr> <th>Identifier</th> <th>Name</th> <th>Active</th> <th>All channels</th> <th>Priority</th> </tr> </thead> <tbody> <tr> <td>LEASING_SCHEDULE</td> <td>insurance schedule letter for leasing</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>1</td> </tr> <tr> <td>INVOICE_IMPORT_INFORM</td> <td>Inform client about imported invoice</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>1</td> </tr> <tr> <td>INVOICE_MC_REPORT</td> <td>Send to customer report of monthly charging (letter with attachment)</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>1</td> </tr> </tbody> </table>							Identifier	Name	Active	All channels	Priority	LEASING_SCHEDULE	insurance schedule letter for leasing	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1	INVOICE_IMPORT_INFORM	Inform client about imported invoice	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1	INVOICE_MC_REPORT	Send to customer report of monthly charging (letter with attachment)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1				
Identifier	Name	Active	All channels	Priority																										
LEASING_SCHEDULE	insurance schedule letter for leasing	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1																										
INVOICE_IMPORT_INFORM	Inform client about imported invoice	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1																										
INVOICE_MC_REPORT	Send to customer report of monthly charging (letter with attachment)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1																										
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Priority	Identifier	XSR identifier	Name	Parameters																										
100	INVOICE_IMPORT_RCPT	InvoiceImportRCPT	Recipient (email) for notification about imported invoice	pn_cust_code=\$\$CUST_CODE\$\$																										
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Priority	Identifier	XSR identifier	Name	Parameters																										
100	INVOICE_IMPORT_CONT	InvoiceImportCont	Content (pdf attachment) for notification about imported invoice	pn_nvc_code=\$\$NVC_CODE\$\$ pc_lang=EST pc_cns_mode=Y																										
<table border="1"> <thead> <tr> <th>Identifier</th> <th>Type</th> <th>Name</th> <th>Value</th> <th>Allowed to mcExpression</th> <th>Priority</th> </tr> </thead> <tbody> <tr> <td>CUST_CODE</td> <td>N</td> <td>Customer code</td> <td>%</td> <td><input checked="" type="checkbox"/></td> <td>100</td> </tr> <tr> <td>EMAIL</td> <td>V</td> <td>Customer email</td> <td>%</td> <td><input checked="" type="checkbox"/></td> <td>100</td> </tr> <tr> <td>NVC_CODE</td> <td>N</td> <td>Invoice code</td> <td>%</td> <td><input checked="" type="checkbox"/></td> <td>100</td> </tr> </tbody> </table>							Identifier	Type	Name	Value	Allowed to mcExpression	Priority	CUST_CODE	N	Customer code	%	<input checked="" type="checkbox"/>	100	EMAIL	V	Customer email	%	<input checked="" type="checkbox"/>	100	NVC_CODE	N	Invoice code	%	<input checked="" type="checkbox"/>	100
Identifier	Type	Name	Value	Allowed to mcExpression	Priority																									
CUST_CODE	N	Customer code	%	<input checked="" type="checkbox"/>	100																									
EMAIL	V	Customer email	%	<input checked="" type="checkbox"/>	100																									
NVC_CODE	N	Invoice code	%	<input checked="" type="checkbox"/>	100																									

CF.234

The system includes a dedicated cash management subsystem, which enables cash operations through cash desks/vaults (cash in/out and internal transfers with approval workflows), and can be used to perform loan disbursement in cash at the NBM counter.



The screenshot displays the 'Cash desk' interface with a table of 37 records. The table has columns for Currency, Cash desk, Cash desk balance, Stock, Stock balance, Total balance, and Actions. A tooltip is visible over the 'Total balance' column for the NOK row, showing a breakdown of balances for different categories.

Currency	Cash desk	Cash desk balance	Stock	Stock balance	Total balance	Actions
EUR	0212	0.00 EUR	001_S1	4,100,250.00 EUR	55,214.30 EUR	...
USD	0212	0.00 USD	001_S1	1,254,100,250.00 USD		...
GBP	0212	0.00 GBP	001_S1	300,250.00 GBP		...
NOK	0212	0.00 NOK	001_S1	100,250.00 NOK	2,955,214.30 NOK	...
PLN	0212	0.00 PLN	001_S1	40,250.00 PLN	4,214.30 PLN	...
DKK	0212	0.00 DKK	001_S1	4,250.00 DKK	25,214.30 DKK	...
CHF	0212	0.00 CHF	001_S1	1,254,100,250.00 CHF	955,214.30 CHF	...
EUR	0110	348.00 EUR	002_S2	50,250.00 EUR	55,214.30 EUR	...
USD	0110	14,587.25 USD	002_S2	4,100,250.00 USD	5,214.30 USD	...
GBP	0110	2,587.02 GBP	002_S2	100,250.00 GBP	1,214.30 GBP	...

Loan disbursement by non-cash methods is also supported, including transfers to the borrower's account (e.g., card account) and, for refinancing scenarios, transfers to a credit account opened at a licensed bank, subject to the configured payment processing and settlement setup.

2.7 Cash operations

2.8 Other requirements

CF.252 (a-c)

The system supports processing of securities-related information for trading purposes during transaction execution.

Securities-related information:

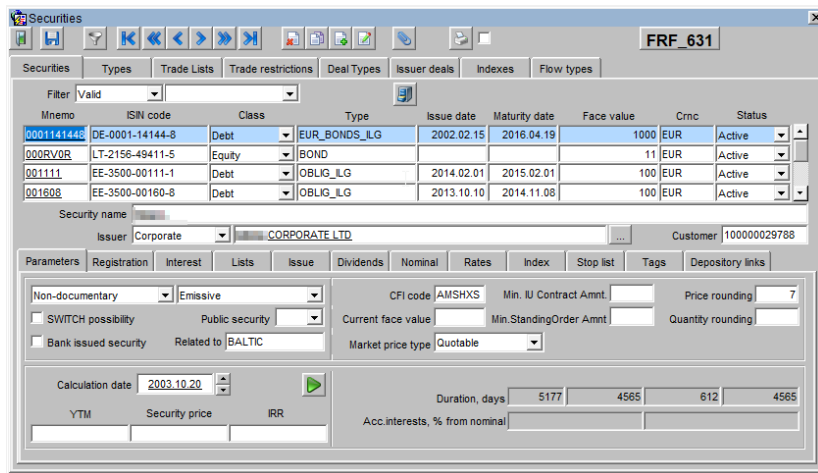
- Security identification data (e.g. ISIN, security type, issuer);
- Transaction parameters (e.g. quantity, price or yield, trade date, settlement date);
- Nominal value and currency;
- Interest and coupon information (e.g. interest rate, coupon type, payment frequency);
- Future contractual cash flow schedules (principal and interest);
- Maturity and redemption information;
- Market data used during trading (e.g. market prices, yields).

The system has an existing integration with Bloomberg.

CF.255

The CBS supports the registration and processing of financial instruments based on a comprehensive securities management framework, which can be applied to instruments with characteristics similar to Ministry of Finance promissory notes.

Financial instruments are registered in the system using a dedicated classification setup, where each instrument is uniquely identified (e.g., by ISIN or similar identifier) and defined by key attributes such as type (debt instrument), issue date, maturity date, nominal value, currency, issuer, and status. The system supports both emission-based and non-emission-based instruments (including documentary instruments such as promissory notes).



The CBS enables full lifecycle processing of such instruments, including:

- registration and parameterization of the instrument,
- creation and verification of issuance/distribution transactions,
- automatic generation of financial and instrument-related operations,
- settlement processing based on settlement date and available funds,
- processing of coupon/interest payments (where applicable),

- execution of full and partial redemption operations,
- support for offsetting of commissions, interest, and redemption amounts,
- tracking of balances and movements through dedicated accounts.

Instrument parameters support configurable interest structures and day-count conventions (e.g., ACT/ACT, ACT/360, 30/360, etc.), as well as rounding and pricing rules.

Lifecycle events are managed through controlled workflows and services, ensuring full traceability and consistency of accounting data.

3. Reporting

Forbis, as a European company with extensive experience in delivering enterprise solutions across multiple EU markets, ensures that its offered solution fully supports accounting and reporting in accordance with International Financial Reporting Standards (IFRS).

The system is built on a robust and flexible financial framework that enables IFRS-compliant chart of accounts, multi-entity consolidation, and standardized financial statements, while allowing configuration to reflect evolving regulatory and reporting requirements. It incorporates strong governance features such as audit trails, data integrity controls, and transparent reporting processes to ensure accuracy and compliance.

Drawing on years of experience working with international clients and adhering to European best practices, Forbis combines deep functional expertise with technological flexibility to provide reliable, scalable solutions that consistently meet IFRS standards.

CF.259

Example of JR "Balance sheet"

		Opening liabilities/assets		Deb./cr. turnover		Closing liabilities/assets	
TEST bank				001		2026/05/22 15:00:14	
Balance 2026.04.01...2026.04.30 (EUR)							
Balance accounts							
1101	264'347.68					264'347.68	
1	Banknotes and coins						
	264'347.68					264'347.68	
+							
110	MONEY						
	264'347.68					264'347.68	
++							
1121	740'508.88					740'508.88	
1	Demand deposit						
	740'508.88					740'508.88	
+							
112	FUNDS IN CENTRAL CREDIT UNION						
	740'508.88					740'508.88	
++							
1142	18'700'000.00					18'700'000.00	
2	Payment services' users and other payment services' providers						
	18'700'000.00					18'700'000.00	
+							
114	FUNDS ON ACCOUNTS OF OTHER E-MONEY ISSUERS AND PAYMENT SERVICE PROVIDERS						
	18'700'000.00					18'700'000.00	
++							
1161	7'951'202.80		3.00			7'951'199.80	
1	Funds available on accounts of electronic money institution or payment service providers						
	7'951'202.80					7'951'199.80	
+			3.00				
116	FUNDS IN CREDIT INSTITUTIONS						
	7'951'202.80					7'951'199.80	
++			3.00				
1181	6'021'441.31		2'802.00	234.97		6'024'008.34	
1	To users of electronic money or payment services						
	6'021'441.31		2'802.00			6'024'008.34	
+				234.97			
1182	52'353'780.93	83.33		50.22		52'353'730.71	83.33
2	Other loans						
	52'353'780.93	83.33		50.22		52'353'730.71	83.33
+							
1185	11'850'602.64					11'850'602.64	
5	Lengvatnās paskolas su LB garantija						
	11'850'602.64					11'850'602.64	
+							
118	GRANTED LOANS						
	70'225'824.88	83.33	2'802.00	285.19		70'228'341.69	83.33
++							
1192	82'832.00					82'832.00	
2	Advance payments						
	82'832.00					82'832.00	
+							
119	CUSTOMER'S DEBT TO BANK						
	82'832.00					82'832.00	
++							
1200	865'900.00					865'900.00	
0	Investments into central credit union capital						
	865'900.00					865'900.00	
+							
fr_jr_balance		Copies 1		Pages 8		05/22/2026 12:00:14	1

Example of Turnover-Balance Register

TEST bank		Turnovers - Saldo Register 2026.05.22...2026.05.22 (EUR)		001	2026.05.22 16:11:19
		In. ACTIVE/PASSIVE	Turn. DEBET/CREDIT	Out. ACTIVE/PASSIVE	
Balance					
110	MONEY				
1 Banknotes and coins					
	LT 711010000001 EUR	428.72	0.00		428.72
		0.00	0.00		0.00
		428.72	0.00		428.72
		0.00	0.00		0.00
	MDL	1.80			1.80
		0.08			0.08
	MUR	483.50			483.50
		5'501.82			5'501.82
	OMR	9'999.00			9'999.00
		4'526.49			4'526.49
	PLN	1.00			1.00
		0.23			0.23
	SEK				
		0.09			0.09
	USD	2'053.30			2'053.30
		1'750.51			1'750.51
1101		207.94	0.00		207.94
		0.00	0.00		0.00
+	1	207.94	0.00		207.94
		0.00	0.00		0.00
++	110	207.94	0.00		207.94
		0.00	0.00		0.00
116 FUNDS IN CREDIT INSTITUTIONS					
Funds available on accounts of electronic money institution or payment service providers					
	LT 111810000001 EUR	005.00			05.00
		005.00			05.00
1161		005.00	0.00		05.00
		0.00	0.00		0.00
+	1	005.00	0.00		05.00
		0.00	0.00		0.00
++	116	005.00	0.00		05.00
		0.00	0.00		0.00
118 GRANTED LOANS					
2 Other loans					

Example of report "Turnover balance list"

TEST bank		Turnovers		Debet/Credit	
Turnovers Register 2026.04.01...2026.04.30 (EUR)		001	2026.05.22 15:05:16		
Balance					
116	FUNDS IN CREDIT INSTITUTIONS				
1	Funds available on accounts of electronic money institution or payment service providers				
	LT955016011610000012 EUR	3.00			
		3.00			1C
1161		0.00	-3.00		
+	1	0.00	-3.00		
++	116	0.00	-3.00		
118	GRANTED LOANS				
1	To users of electronic money or payment services				
	LT075016011810000270 EUR	350.00			
		350.00			1D
	LT235016011810000273 EUR	438.00			
		438.00			1D
	LT345016011810000269 EUR	350.00			
		350.00			1D
	LT455016011810000265 EUR		116.67		
			116.67		1C
	LT505016011810000272 EUR	350.00			
		350.00			1D
	LT615016011810000268 EUR	438.00			
		438.00			1D
	LT725016011810000264 EUR		57.21		
			57.21		1C
	LT775016011810000271 EUR	438.00			
		438.00			1D
	LT895016011810000249 EUR		61.09		
			61.09		1C
	LT935016011810000274 EUR	438.00			
		438.00			1D
1181		2'802.00	-234.97		
+	1	2'802.00	-234.97		
2	Other loans				
	LT455016011820001256 EUR		50.22		
			50.22		1C
1182		0.00	-50.22		
+	2	0.00	-50.22		
++	118	2'802.00	-285.19		
128	OTHER PROPERTY (OTHER ASSETS)				
1	Transit accounts				
	LT365016012810000005 EUR	10.38	7.38		
		10.38	7.38	7D	6C
	LT425016001281000101 EUR	0.11	34.34		
		0.11	34.34	1D	46C
1281		10.49	-41.72		
+	1	10.49	-41.72		
2	Accrued revenue				
	LT265016012820002825 EUR		15.84		
			15.84		1C
	LT325016012820003008 EUR		0.48		
			0.48		1C
	LT895016012820003049 EUR		4.49		
			4.49		1C
1282		0.00	-20.81		
+	2	0.00	-20.81		
++	128	10.49	-62.53		
160	INTEREST INCOME				
4	Interest income from debt securities				

Example of balance in xls

Balance accounts						Incoming balance		Turnover		Outgoing balance		
Balance account class	Balance account class name	Balance account group	Balance account number	Balance account group name	Balance account details	Balance account details name	Active	Passive	Debit	Credit	Active	Passive
110	MONEY	1	1101	Banknotes and coins	00	Banknotes and coins	1 347,68	0,00	0,00	0,00	1 347,68	0,00
112	FUNDS IN CENTRAL CREDIT UNION	1	1121	Demand deposit	00	Demand deposits in the C	1 508,88	0,00	0,00	0,00	1 508,88	0,00
114	FUNDS ON ACCOUNTS OF OTHER	2	1142	Payment services' users an	00	Payment services' users	1 000,00	0,00	0,00	0,00	1 000,00	0,00
116	FUNDS IN CREDIT INSTITUTIONS	1	1161	Funds available on accounts	00	Funds of electronic mone	1 202,80	0,00	0,00	3,00	1 199,80	0,00
118	GRANTED LOANS	1	1181	To users of electronic mone	00	Fixed loans have been gr	1 441,31	0,00	2 802,00	234,97	1 008,34	0,00
118	GRANTED LOANS	2	1182	Other loans	00	Suteiktos ilgalaikės pasko	1 780,93	83,33	0,00	50,22	1 730,71	83,33
118	GRANTED LOANS	5	1185	Lengvatinės paskolos su LB	00	Lengvatinės paskolos su	1 602,64	0,00	0,00	0,00	1 602,64	0,00
119	CUSTOMER'S DEBT TO BANK	2	1192	Advance payments	00	Advance payments	1 832,00	0,00	0,00	0,00	1 832,00	0,00
120	INVESTMENTS INTO CENTRAL CRE	0	1200	Investments into central cred	00	investments into central c	1 900,00	0,00	0,00	0,00	1 900,00	0,00
123	INVESTMENT IN LONG-TERM SECU	0	1230	Long-term investments into L	00	Investicijos į ilgalaikius LR	1 000,00	0,00	0,00	0,00	1 000,00	0,00
123	INVESTMENT IN LONG-TERM SECU	0	1230	Long-term investments into L	30	Investicijos į ilgalaikius ES	1 575,75	0,00	0,00	0,00	1 575,75	0,00
125	INTANGIBLE ASSETS	6	1256	Other intangible assets	00	Other intangible assets	1 708,92	0,00	0,00	0,00	1 708,92	0,00
125	INTANGIBLE ASSETS	7	1257	Amortisation of other intangi	00	Amortisation of other intan	0,00	27 032,84	0,00	0,00	0,00	27 032,84
126	TANGIBLE LONG-TERM ASSETS	3	1263	Equipment and other fixed as	00	Equipment and other fixed	1 527,17	0,00	0,00	0,00	1 527,17	0,00
126	TANGIBLE LONG-TERM ASSETS	4	1264	Vehicles	00	Vehicles	1 500,00	0,00	0,00	0,00	1 500,00	0,00
126	TANGIBLE LONG-TERM ASSETS	5	1265	Depreciation of tangible fixe	00	Depreciation of tangible fi	0,00	182 175,49	0,00	0,00	0,00	182 175,49
128	OTHER PROPERTY (OTHER ASSE	1	1281	Transit accounts	00	Transit accounts (other as	1 925,91	145 029,79	10,49	41,72	928,91	145 064,02
128	OTHER PROPERTY (OTHER ASSE	1	1281	Transit accounts	01	Conversion accounts (oth	1 248,75	305 248,73	0,00	0,00	248,75	305 248,73
128	OTHER PROPERTY (OTHER ASSE	2	1282	Accrued revenue	05	Sukauptos palūkanos	0,66	0,00	0,00	0,48	0,18	0,00
128	OTHER PROPERTY (OTHER ASSE	2	1282	Accrued revenue	10	Accrued commitment fee	612,79	83,45	0,00	0,00	612,79	83,45
128	OTHER PROPERTY (OTHER ASSE	2	1282	Accrued revenue	20	Accrued income for loans	1 903,85	1 917,28	0,00	20,33	883,52	1 917,28
128	OTHER PROPERTY (OTHER ASSE	2	1282	Accrued revenue	33	Income for SEC accrued b	1 424,26	0,00	0,00	0,00	1 424,26	0,00
128	OTHER PROPERTY (OTHER ASSE	2	1282	Accrued revenue	50	Accrued income for term	1 301,12	0,00	0,00	0,00	1 301,12	0,00
128	OTHER PROPERTY (OTHER ASSE	3	1283	Deferred expense	00	Prepaid expenses (other	1 972,97	0,00	0,00	0,00	1 972,97	0,00
128	OTHER PROPERTY (OTHER ASSE	3	1283	Deferred expense	01	Būsimojo laikotarpio tarpin	731,85	0,00	0,00	0,00	731,85	0,00
128	OTHER PROPERTY (OTHER ASSE	4	1284	Other assets	00	Other assets	45,00	0,00	0,00	0,00	45,00	0,00
128	OTHER PROPERTY (OTHER ASSE	4	1284	Other assets	04	Įsigytos reikalavimo teisės	1 379,89	0,00	0,00	0,00	1 379,89	0,00
128	OTHER PROPERTY (OTHER ASSE	4	1284	Other assets	05	Kitų reikalavimo teisių įsigij	1 063,48	0,00	0,00	0,00	1 063,48	0,00
128	OTHER PROPERTY (OTHER ASSE	5	1285	Sukauptos pajamos už lengv	00	Sukauptos pajamos už lerv	1 647,08	0,00	0,00	0,00	1 647,08	0,00
B	Total balance accounts						305 230,67	118 405 275,55	20 878,21	20 878,21	7 774,07	118 407 818,95

Example of report "list of accounts" - Jasper report

PARKO 2003.10.20

AB "SUPERBANK", Parko sk.

List of accounts by template

Filter	Branch	Accounts: %	Currency: EUR
Branch: Currency Bal. acctnt.	Account	Account name	Curr. balance Bal. in nat. curr.
PARKO EUR 000	000235	Vidaus banko saskaios	-24.43 -24.43
PARKO EUR 000	000633	Vidaus banko saskaios	2'691.18 2'691.18
PARKO EUR 000	1890000	Internal CP balance	163.94 163.94
PARKO EUR 000	2270000	Internal CP balance	-8'002.38 -8'002.38
PARKO EUR 000	LT287400000000360000	Milijonas TEST	3.18 3.18
PARKO EUR 000	LT3374000000000260000	text in english EEEE pakeistas	3.26 3.26
PARKO EUR 000	LT3474000000000240000	Depositas TEST	-48.34 -48.34
PARKO EUR 000	LT8874000000001100000	All accountss	14.00 14.00
PARKO EUR 010	010086	Authorized stock	1.00 1.00
PARKO EUR 010	010407	Įregistruotas akcinis kapitalas	15'066.97 15'066.97

Example of account list in xls - MSO

Account list							
Institution / branch name:	TEST	bank					
Registration code:	123456						
Institution / branch:	001						
Template:	2						
Report date:	2025-01-01						
Report generation date and time:	2026.05.22	16:43:12					
Institution / Branch	Bal. acctn.	Currency	Account	Account name	Balance original curr.	Balance EUR	Group
U010	1101	EUR	LT123016011010000015	Account EUR 440625	-1 520,00	-1 520,00	0
U010	1101	EUR	LT115016011010000004	Account EUR 300968	-187 644,91	-187 644,91	0
U010	1101	EUR		Total EUR:	-189 164,91	-189 164,91	1
U010	1101			Total 1101:		-189 164,91	3
U010	1291	EUR	LT11016012910001603	Name 93875	222,67	222,67	0
U010	1291	EUR	LT214016012910001391	Name 98046	421,39	421,39	0
U010	1291	EUR	LT847016012910001452	Name 110373	1 994,10	1 994,10	0
U010	1291	EUR	LT002016012910001549	Name 119826	49 988,42	49 988,42	0
U010	1291	EUR	LT241016012910001531	Name 158431	182,54	182,54	0
U010	1291	EUR	LT741016012910001628	Name 195342	159,75	159,75	0
U010	1291	EUR	LT854016012910001610	Name 190532	492,08	492,08	0

Example of report "Summary of transactions" by executor

Summary of transactions						
Institution / branch:	TEST					
Institution / branch name:	TEST	bank				
Institution / branch registration code:	123456					
Report period:	2026-01-02 - 2026-04-02					
Executor:	%					
Currency:	%					
Report generation date	2026.05.22	17:00:52				
Operation executor	Currency	Operation code	Operation name	Quantity	Amount in currency	Amount in equivalent
Pname FCG_USER	EUR	1000ST	Storno transakcija	156	132,41	132,41
Pname FCG_USER	EUR	INSTCR	Momentinis SEPA pervedimas	7	287,12	287,12
Pname FCG_USER	EUR	INST_I	Gautas momentinis SEPA pervedimas	2	30,00	30,00
Pname FCG_USER	EUR		Total Pname FCG_USER EUR:	165	449,53	449,53
Pname FCG_USER			Total Pname FCG_USER:	165		449,53
FORBIS	EUR	100010	Name 100010	1	11 988,00	11 988,00
FORBIS	EUR	NB_P	Name NB_P	1	15 000,00	15 000,00
FORBIS	EUR		Total FORBIS EUR:	2	26 988,00	26 988,00
FORBIS			Total FORBIS:	2		26 988,00
FORBIS01	EUR	100010	Name 100010	3 641	1 156 005,53	1 156 005,53
FORBIS01	EUR	100012	Name 100012	1	1 000,00	1 000,00
FORBIS01	EUR	100050	Komisiniai už pavedimą (iplaukos)	256	1 040,00	1 040,00
FORBIS01	EUR	100053	Komisiniai už pavedimą OUT	75	105,00	105,00
FORBIS01	EUR	100061	Mokestis už momentinį SEPA pavedimą	8	14,20	14,20
FORBIS01	EUR	1000OV	Name 1000OV	11	50,40	50,40
FORBIS01	EUR	1000ST	Storno transakcija	4	4,29	4,29
FORBIS01	EUR	1100	Name 1100	22	8 160,00	8 160,00
FORBIS01	EUR	1420	Name 1420	2	0,87	0,87
FORBIS01	EUR	1504	Name 1504	7	3 360,00	3 360,00
FORBIS01	EUR	2105	Name 2105	4	1,05	1,05
FORBIS01	EUR	2705	Name 2705	4	3,36	3,36
FORBIS01	EUR	400020	Name 400020	2	20,00	20,00

Example of report "Customer portrait"

Created: 2026.05.22 11:51:10

Customer portrait

Period: from 2003.10.20 to 2003.10.20

Customer name: TEST_client

Customer code (personal number or company number): 12345678991

Customer code (FORPOST): 100000539962

Customer AML risk level: mažos rizikos klientai

Customer registration country: LT

Customer nationality country: LT

PEP:

Customer from: 2017.03.27

Operation name	Number of debit operations	Amount of debit operations (EUR)	Number of credit operations	Amount of credit operations (EUR)
Incoming payments (SEPA)	0	0.00	2	10'195.91
Domestic outgoing payments (SEPA)	0	0.00	0	0.00
In-house payments (between different clients)	2	-154.00	2	40.50
International outgoing payments (SEPA)	143	-1'076'452.29	0	0.00
International incoming payments (SWIFT)	0	0.00	0	0.00
International outgoing payments (SWIFT)	0	0.00	0	0.00
Cash depositing transactions (CASH-DESK)	0	0.00	0	0.00
Cash dispensing transactions (CASH-DESK)	0	0.00	0	0.00
Cash depositing transactions (ATM)	0	0.00	0	0.00
Cash dispensing transactions (ATM)	0	0.00	0	0.00
Fees for SEPA payments	0	0.00	0	0.00
Fees for international payments	0	0.00	0	0.00
Other fees	0	0.00	0	0.00
Storno transactions	2	140.00	37	101'262.32
TOTAL	147	-1'076'466.29	41	111'498.73

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Example of payment document

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The CBS includes a reporting subsystem with a configurable reporting monitor, enabling grouping, search, and execution of reports. Reports can be organized into logical structures (groups and sub-groups) and accessed via a user interface that supports searching by report name or identifier, as well as execution of parameterized reports.

The system contains a broad set of standard reports covering different business areas; however, reporting requirements may vary depending on business and regulatory needs. Therefore, reports are typically configured, extended, or developed based on specific customer requirements.

Using available transaction, loan, and accounting data, the CBS allows the preparation of reports such as (but not limited to):

- loan portfolio statistics (number and amount of loans by type),
- lending history,
- impaired loans,
- collateral information and valuations,
- maturity profiles and future cash flows.

FORBIS	
MOKĖJIMO NURODYMAS Nr. / PAYMENT ORDER No. 231864	Data / Date 2026.05.15 13:30:46
Papraistas	
Bankas / Bank: Bankas	
Registracijos Nr. / Registry No: 112025254	
MOKĖJIMO DUOMENYS / PAYMENT DATA	
Mokėtojo vardas, pavardė / Juridinio asmens pavadinimas Payer's name, surname / Business name	ŠOKOLADAS
Mokėtojo adresas / Juridinio asmens adresas Payer's address / Legal address	Pavasario gatvė 1, 101010, Portugalija
Mokėtojo identifikavimas Payer's identification	Juridinis asmuo, darbdavio identifikavimo kodas: aaafaf
Mokėtojo sąskaitos numeris, valiuta Payer's account number, currency	LT22740000012957110 USD
Pradinis mokėtojo pavadinimas Ultimate Payer's name	John Peter
Pradinio mokėtojo identifikavimas Ultimate Payer's identification	Fizinis asmuo, asmens kodas: 2134234234
Gavejo pavardė, vardas / Juridinio asmens pavadinimas Payee name, surname / Business name	ŠOKOLADAS
Gavejo adresas Payee's address	Šokolado Vartai 17, Vilniaus apskritis, 555777, 2036, Portugalija
Gavejo identifikavimas Payee's identification	Juridinis asmuo, mokesčių mokėtojo kodas: as234242424
Gavejo sąskaitos numeris Payee's account number	LT664010049500173374
Gavejo banko / MPT kodas Payee's bank / PSP code	pARKLT22XXX
Gavejo banko / MPT pavadinimas Payee's bank / PSP name	AB "SUPERBANK", Parko sk.
Galutinio gavėjo pavadinimas Ultimate Payee's name	Last beneficiary John
Galutinio gavėjo identifikavimas Ultimate Payee's identification	Juridinis asmuo, GSI numeris: 24234234
KITI MOKĖJIMO NURODYMO DUOMENYS / OTHER PAYMENT ORDER DETAILS	
Mokėjimo suma skaitmenimis, valiuta Payment amount in digits, currency	0,13 USD
Suma žodžiais Amount in words	nulis USD 13 ct. Zero USD 13 ct.
Mokėjimo paskirtis Details of payment	tarp savo sąskaitų

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Example of transactions list

Operacijų sąrašas																				
Ataskaitos laikotarpis: 2024-05-17 - 2024-05-18																				
Ataskaitos sukūrimo d: 2026.05.21 23:20:37																				
Operacijos data	Debito balansinės sąskaitos numeris	Debito balansinės sąskaitos detalizacija	Kredito balansinės sąskaitos numeris	Kredito balansinės sąskaitos detalizacija	Debito dalyvio pavadinimas	Debito dalyvio kodas	Kredito dalyvio pavadinimas	Kredito dalyvio kodas	Debito sąskaitos numeris	Debito sąskaitos valiutos kodas	Kredito sąskaitos numeris	Kredito sąskaitos valiutos kodas	Operacijos suma	Operacijos suma ekvivalente	Mokėtojo banko korespondento BIC kodas	Mokėtojo kredito įstaigos BIC kodas	Mokėtojo sąskaitos kodas	Gavejo banko korespondento BIC kodas	Gavejo kredito įstaigos BIC kodas	Gavejo šalies kodas
2024.05.17	5811	111	5871	001	TEST_1	10031	ELTA	10021	LT11404008361000001	EUR	LT54404008367000004	EUR	15,00	15,00	MIFRLLT22XXX	LT	LIABLT2XMSD	VBOEATWXXX	AT	
2024.05.17	5811	111	5871	001	TEST_2	10031	ELTA	10021	LT77404008367000004	EUR	1,00	1,00	MIFRLLT22XXX	LT	LIABLT2XMSD	CBVILT2XXX	LT			
2024.05.17	5861	001	5871	002	ABC	10021	U-10	10021	LT03404008365000001	EUR	LT55404008367000020	EUR	10,31	10,31	MIFRLLT22XXX	LT	LIABLT2XMSD	HABALT22XXX	LT	
2024.05.17	5861	001	5871	002	ABC	10021	U-11	10021	LT12404008365000001	EUR	LT47400778300000477	EUR	0,40	0,40						
2024.05.17	5861	001	5871	002	ABC	10021	U-12	10021	LT02404008365000001	EUR	LT21104008367000020	EUR	10,00	10,00	MIFRLLT22XXX	LT	LIABLT2XMSD	HABALT22XXX	LT	
2024.05.17	5861	001	5871	002	ABC	10021	U-13	10021	LT11404008365000001	EUR	LT78574007783000004	EUR	0,40	0,40						
2024.05.17	5861	001	5871	002	ABC	10021	Cust_1	10021	LT32404008365000001	EUR	LT20411008367000020	EUR	10,31	10,31	MIFRLLT22XXX	LT	LIABLT2XMSD	HABALT22XXX	LT	
2024.05.17	5861	001	5871	002	ABC	10021	Cust_2	10021	LT45404008365000001	EUR	LT764550778300111001	EUR	0,40	0,40						
2024.05.17	5811	111	5871	001	UAB MIKA	10031	Cust_3	10021	LT77404008361000001	EUR	LT644040083670001104	EUR	10,32	10,32	MIFRLLT22XXX	LT	LIABLT2XMSD	HABALT22XXX	LT	
2024.05.17	5811	111	5871	002	UAB MIKA	10031	Cust_4	10021	LT08404008361000001	EUR	LT784040077830001104	EUR	0,40	0,40						
2024.05.18	5811	111	5871	001	UAB MIKA	10031	Cust_5	10021	LT08414008361000001	EUR	LT644040083670000114	EUR	15,00	15,00	MIFRLLT22XXX	LT	LIABLT2XMSD	VBOEATWXXX	AT	
2024.05.18	5811	111	5871	001	UAB MIKA	10031	Cust_6	10021	LT77404008361000001	EUR	LT644040083670000114	EUR	1,00	1,00	MIFRLLT22XXX	LT	LIABLT2XMSD	CBVILT2XXX	LT	
Gavejo sąskaita	Struktūrizuoti mokėjimo paskirties kodas	Mokėjimo paskirtis	Unikalus mokėjimo identifikatorius	Dokumento numeris	Operacijos kodas	Unikalus operacijos numeris	Susijusių operacijų bloko kodas	Sandorio numeris	Veiksmo (akcijos) kodas	Emisijos numeris	Naudotojo identifikacinis numeris	Ivykdymo data	Pajamų centro numeris	Papildomos sąskaitos numeris	Reversuoti operacija	Reversuojanti operacija	Dokumento tipas	Operacijos panaikinimo požymis		
AT434275		test	NOTPROVI	1.004E+12	SEPA_N	1320956		1320954	RPMT01_48837		17837474	AUTO_CLOSE_4					2515373	FFCOTRNS		
LT037044c		test	NOTPROVI	995	SEPA_N	1320967		1320956	RPMT01_52915		17837476	AUTO_1					2515369	FFCOTRNS		
LT617300c		000178 000192 000193	VB241031C	VB241031O	FEESSEP	1320968		1320959				FORBISO 2024 10 31						FFCOTRNS		
LT247300c1311		Mokėstis už SEPA ir SEPA momentini	VB241031C	VB241031O	FEESSEP	1320961		1320962				FORBISO 2024 10 31						FFCOTRNS		
LT407300c		Pervedimas 20241031	EN_2024_1in_2024_10	FEESSEP	1320966	1320963		1320967				FORBISO 2024 10 31						FFCOTRNS		
LT407300c		Mokėstis už SEPA ir SEPA momentini	in_2024_10	FEESSEP	1320968	1320963		1320967				FORBISO 2024 10 31						FFCOTRNS		
LT407300c		Pain pervedimas 202410	NOTPROVI	in_2024_10	FEESSEP	1320969		1320970				FORBISO 2024 10 31						FFCOTRNS		
AT434275		test	NOTPROVI	1.004E+12	SEPA_N	1321020		1321019	RPMT01_48837		17837487	AUTO_CLOSE_4					2515218	FFCOTRNS		
LT037044c		test	NOTPROVI	995	SEPA_N	1321048		1321047	RPMT01_52915		17837502	AUTO_1					2515591	FFCOTRNS		

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Examples of account statement in PDF and xls format.

AB BANKAS "SUPERBANK" (ENG)
 PARKO 17-5, 4871 VISAGINAS, LT
 Company code: 123456789
 VAT payer's code: LT12345678911
 SWIFT code: PAKLUT22XXX

Created: 2026.05.15 13:37:18

Account statement

Customer: ŠOKOLADAS, Pavašario gėvė 1, 101010, LT
 Company/personal code: 2125474
 Account: LT227400000112957110 USD

Period		USD
2003.10.20 - 2003.10.20	Opening balance:	20 000.00
	Closing balance:	19 899.87
	Debit:	-100.13
	Credit:	0.00

Date	Transaction description	Amount(USD)
2003.10.20	Konversija, pavedimė operacija su verifikacija Exchange rate: 1.1129 EUR/USD BENEFICIARY: ŠOKOLADAS Account: LT227400000112957110 Beneficiary's credit institution: AB "SUPERBANK", Parko sk.: PAKLUT22XXX	-100.00
2003.10.20	SEPA payments IntraBank Description: tarp savų įsaskaitų BENEFICIARY: ŠOKOLADAS Account: LT664010049500173374 Beneficiary's credit institution: AB "SUPERBANK", Parko sk.: PAKLUT22XXX	-0.13

Date	Doc. No.	Payment description	Exchange rate	Payment return	Beneficiary	Requisite information	Amount	Bank archival
2003.10.20	K01404	Konversija, pavedimė operacija su verifikacija	1.1129 EUR/USD		ŠOKOLADA S	Account No.: LT227400000112957110 Credit institution: AB "SUPERBANK", Parko sk.:	-100.00	03102000 34665606
2003.10.20	K02296	SEPA payments IntraBank Description: tarp savų įsaskaitų			ŠOKOLADA S	Account No.: LT664010049500173374 Credit institution: AB "SUPERBANK", Parko sk.:	-0.13	03102000 36096721

The total amount in euro calculated using the indicative euro and foreign currency exchange rate announced by the European Central Bank and the Bank of Lithuania is displayed in the column Amount. If the beginning and end dates of the statement period are indicated before 1 January 2015, the total amount is displayed in Lithuanian litas calculated according to the announced litas and foreign currency exchange rate of the respective date.

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Example of report's template

Lists

FRF_037

MS Office template...

Template identifier	Name	Application
ACCOUNT_BALANCE_MSO	Account balance (MSO)	XLS
ASSET_BANK_BALANCES	TB suvestinis operacijų registras	XLS
BALANCE_DEPO	Balance depo	XLS
BALANCE_DEPO_FIRST	Balance depo	XLS

Template file: POST\TEMPL\ACCOUNT_BALANCE.XLSM ? Temporary file: c:\temp\ACCOUNT_BALANCE.TXT
 Description: Account balance (MSO)

Prtv.	Identifier	Description
100	ACCOUNT_BALANCE	ACCOUNT_BALANCE
100	ACCOUNT_BALANCE_N	ACCOUNT_BALANCE_N
100	CURRENT_BRANCH	CURRENT_BRANCH
100	CURRENT_BRANCH_FULL_NAME	Current branch full name
100	SYSDATE_TIME_ISO	System date and time ISO format

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The example of customer types and groups

Customer Types and Groups

FRF_111

ID	Name	Priority
5	Private persons	1
A	A.type	1
2	Corporate	2

Identifier	Name	Counterparties	Balance account and detail	Priority
50	FA_R	Natural persons - residents	N 9921 0	100
51	FA_N	Natural persons - non-residents	B 7111 0	100
53	FIZ_GR	Natural persons, Deposit account No	B 724 0	100
			B 960 19	100
			N 9929 0	100
			B 711 160	100
			B 032 0	100

Deposits