

Saldo Bank

Quarter review

Q3 2025

Saldo Bank UAB

Q3 2025

**This report
is prepared
according to the
Disclosure to public
requirements of
the Central Bank of
Lithuania.**

30-09-2025

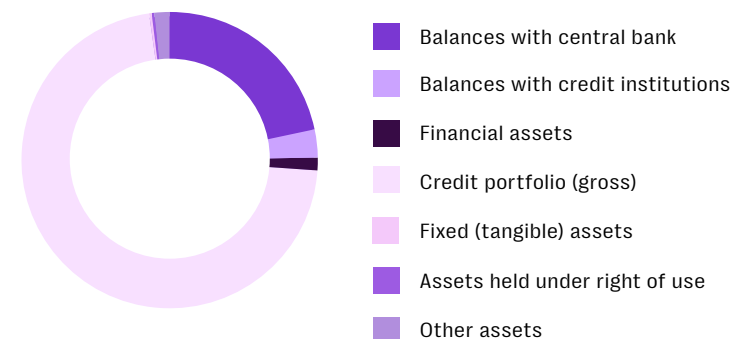


Statement Of Financial Position

In thousand EUR

ASSETS	Saldo Bank	Saldo Group
Balances with central bank	42526	42526
Balances with credit institutions	3610	3633
Financial Assets	1886	1886
Credit portfolio (gross)	117056	117056
Credit portfolio impairment	-9809	-9809
Fixed (Tangible) assets	65	65
Intangible Assets	46	46
Assets held under right of use	124	124
Other assets	2983	2995
Total assets	158486	158522
LIABILITIES		
Other liabilities	4097	4097
Retail deposits	131863	131863
Provisions	217	217
Subordinated liability	6000	6000
TOTAL LIABILITIES	142177	142178
EQUITY AND RESERVES		
Share capital	16779	3
Share premium	0	26643
Retained earnings	-2390	-11289
Profit/loss of current year	1020	988
Other reserves	900	0
TOTAL EQUITY	16309	16344
TOTAL EQUITY AND LIABILITIES	158486	158522

Assets Saldo Bank



Statement of Profit and Loss

In thousand EUR

	Saldo Bank	Saldo Group
Interest income	17013	17013
Interest expense	-3839	-3839
NET INTEREST INCOME	13174	13174
Fee and Commission Income	3528	3528
Fee and Commission Expense	-170	-170
NET FEE AND COMMISION INCOME	3357	3357
Other income	244	244
TOTAL NET INCOME	16776	16776
Personnel costs	-4453	-4453
Other costs	-4650	-4683
Provisions or reversal of provisions	-86	-86
TOTAL OPERATING COSTS	-9189	-9222
OPERATING PROFIT (LOSS) BEFORE IMPAIRMENT LOSSES	7587	7554
Credit losses (impairment)	-6566	-6566
PROFIT (LOSS) BEFORE TAX	1020	988
Profit tax	0	0
NET PROFIT (LOSS)	1020	988

Indicators

	Saldo Bank	Saldo Group
LCR	952.1%	957.1%
NSFR	172.6%	172.7%
Capital Adequacy	20.5%	20.6%
Maximum loan to one customer	7.9%	7.9%
Return On Assets	0.9%	0.8%
Return On Capital	8.7%	8.4%

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