

Saldo Bank

Quarter review

Q1 2026

Saldo Bank UAB

Q1 2026

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

31-03-2026

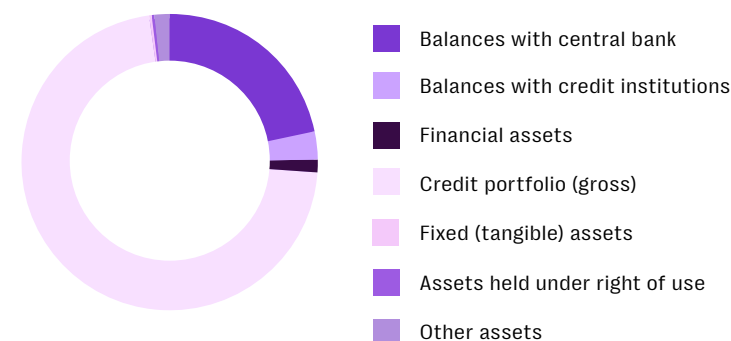


Statement Of Financial Position

In thousand EUR

ASSETS	Saldo Bank	Saldo Group
Balances with central bank	42293	42293
Balances with credit institutions	4823	4845
Financial Assets	6892	6892
Credit portfolio (gross)	124591	124591
Credit portfolio impairment	-11155	-11155
Fixed (Tangible) assets	87	87
Intangible Assets	39	39
Assets held under right of use	81	81
Other assets	3911	3917
Total assets	171563	171591
LIABILITIES		
Other liabilities	4280	4285
Retail deposits	145032	145032
Provisions	250	250
Subordinated liability	6000	6000
TOTAL LIABILITIES	155562	155567
EQUITY AND RESERVES		
Share capital	16779	3
Share premium	0	26643
Other reserves	900	0
Retained earnings	-1428	-10366
Profit/loss of current year	-249	-255
TOTAL EQUITY	16001	16024
TOTAL EQUITY AND LIABILITIES	171563	171591

Assets Saldo Bank



Statement of Profit and Loss

In thousand EUR

	Saldo Bank	Saldo Group
Interest income	5961	5961
Interest expense	-1277	-1277
NET INTEREST INCOME	4684	4684
Fee and Commission Income	1670	1670
Fee and Commission Expense	-111	-111
NET FEE AND COMMISSION INCOME	1558	1558
Other income	15	15
TOTAL NET INCOME	6257	6257
Personnel costs	-1859	-1859
Other costs	-1300	-1306
Provisions or reversal of provisions	-30	-30
TOTAL OPERATING COSTS	-3189	-3195
OPERATING PROFIT (LOSS) BEFORE IMPAIRMENT LOSSES	3069	3063
Credit losses (impairment)	-3318	-3318
PROFIT (LOSS) BEFORE TAX	-249	-255
Profit tax	0	0
NET PROFIT (LOSS)	-249	-255

Indicators

	Saldo Bank	Saldo Group
LCR	1887.2%	1887.2%
NSFR	175.6%	175.6%
Capital Adequacy	19.1%	19.2%
Maximum loan to one customer	8.1%	8.1%
Return On Assets	-0.6%	-0.6%
Return On Capital	-6.2%	-6.3%

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