

Saldo Bank

Quarter review

Q2 2023

Saldo Bank UAB

Q2 2023

A man and a woman are standing in a greenhouse, looking at a tablet together. The man is wearing a yellow jacket and blue jeans, and the woman is wearing a brown jacket and polka-dot pants. The greenhouse is filled with various plants and flowers, and the floor is wet. The background shows the structure of the greenhouse and more plants.

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

30-06-2023

Statement Of Financial Position

In thousand EUR

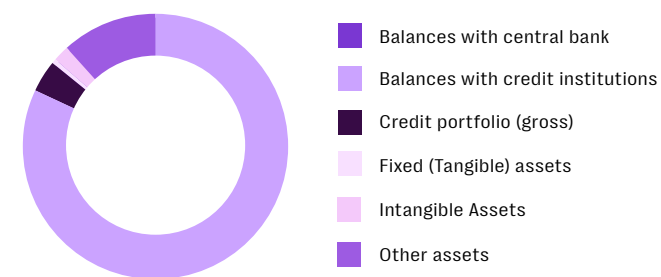
ASSETS	Saldo Bank	Saldo Group
Balances with central bank	10	10
Balances with credit institutions	9406	10598
Credit portfolio (gross)	454	454
Credit portfolio impairment	-44	-44
Fixed (Tangible) assets	61	61
Intangible Assets	243	243
Other assets	1308	10025
TOTAL ASSETS	11439	21348

LIABILITIES	Saldo Bank	Saldo Group
Other liabilities	801	801
TOTAL LIABILITIES	801	801

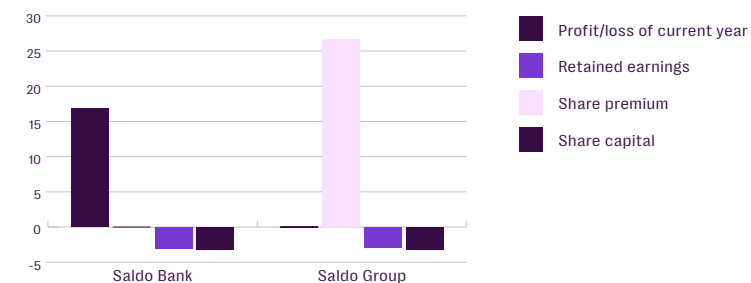
EQUITY AND RESERVES	Saldo Bank	Saldo Group
Share capital	16779	3
Share premium	0	26643
Retained earnings	-2987	-2927
Profit/loss of current year	-3154	-3171
TOTAL EQUITY	10638	20547

TOTAL EQUITY AND LIABILITIES	11439	21348
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Assets Saldo Bank



Equity mEur



Statement of Profit and Loss

In thousand EUR

	Saldo Bank	Saldo Group
Interest income	73	73
Interest expense	-3	0
NET INTEREST INCOME	71	73
Fee and Commission Income	12	12
Fee and Commission Expense	-1	-1
NET FEE AND COMMISSION INCOME	11	11
Other income	0	0
TOTAL NET INCOME	82	84
Personnel costs	-1883	-1893
Other costs	-1273	-1284
TOTAL OPERATING COSTS	-3157	-3177
OPERATING PROFIT (LOSS) BEFORE IMPAIRMENT LOSSES	-3075	-3092
Credit losses (impairment)	-79	-79
PROFIT (LOSS) BEFORE TAX	-3154	-3171
Profit tax	0	0
NET PROFIT (LOSS)	-3154	-3171

Indicators

	Saldo Bank	Saldo Group
LCR	N/A*	N/A*
NSFR	533.7%	209.9%
Capital Adequacy	99.9%	104.9%
Maximum loan to one customer	3.8%	44.8%
Return On Assets	-27.6%	-14.9%
Return On Capital	-29.6%	-15.4%

* as of 2023 Q2 Saldo Bank did not have any outflows therefore LCR is not calculated

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