

Saldo Bank

Quarter review

Q3 2023

Saldo Bank UAB

Q3 2023

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

30-09-2023

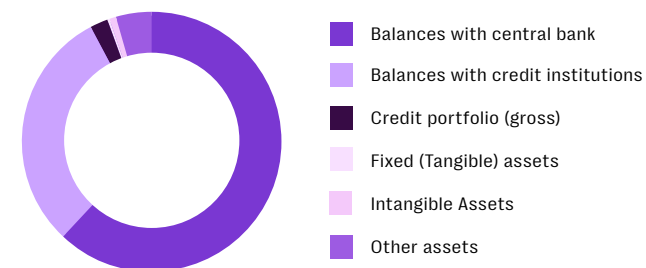


Statement Of Financial Position

In thousand EUR

ASSETS	Saldo Bank	Saldo Group
Balances with central bank	16013	16013
Balances with credit institutions	7870	9061
Credit portfolio (gross)	546	546
Credit portfolio impairment	-67	-67
Fixed (Tangible) assets	58	58
Intangible Assets	231	231
Other assets	1111	9824
TOTAL ASSETS	25761	35666
LIABILITIES	Saldo Bank	Saldo Group
Other liabilities	753	753
Retail deposits	15897	15897
TOTAL LIABILITIES	16650	16650
EQUITY AND RESERVES	Saldo Bank	Saldo Group
Share capital	16779	3
Share premium	0	26643
Retained earnings	-2987	-2927
Profit/loss of current year	-4681	-4703
TOTAL EQUITY	9111	19016
TOTAL EQUITY AND LIABILITIES	25761	35666

Assets Saldo Bank



Statement of Profit and Loss

In thousand EUR

	Saldo Bank	Saldo Group
Interest income	119	119
Interest expense	-27	-25
NET INTEREST INCOME	92	94
Fee and Commission Income	18	18
Fee and Commission Expense	-1	-1
NET FEE AND COMMISSION INCOME	17	17
Other income	0	0
TOTAL NET INCOME	109	111
Personnel costs	-2722	-2732
Other costs	-1953	-1968
TOTAL OPERATING COSTS	-4676	-4700
OPERATING PROFIT (LOSS) BEFORE IMPAIRMENT LOSSES	-4567	-4589
Credit losses (impairment)	-114	-114
PROFIT (LOSS) BEFORE TAX	-4681	-4703
Profit tax	0	0
NET PROFIT (LOSS)	-4681	-4703

Indicators

	Saldo Bank	Saldo Group
LCR	5182.2%	5182.2%
NSFR	1058.5%	218.1%
Capital Adequacy	131.6%	119.6%
Maximum loan to one customer	0.1%	48.0%
Return On Assets	-24.2%	-17.6%
Return On Capital	-54.4%	-29.3%

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