Saldo Bank

Quarter review

Q1 2025

Saldo Bank UAB

www.saldo.com | informacija@saldo.com

Q1 2025



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

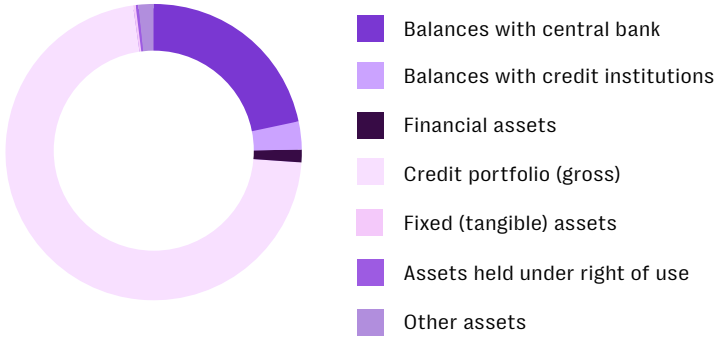
31-03-2025

Statement Of Financial Position

In thousand EUR

ASSETS	Saldo Bank	Saldo Group
Balances with central bank	32494	32494
Balances with credit institutions	4800	4868
Financial Assets	1903	1903
Credit portfolio (gross)	107490	107490
Credit portfolio impairment	-9109	-9109
Fixed (Tangible) assets	59	59
Intangible Assets	0	0
Assets held under right of use	167	167
Other assets	2271	2271
Total assets	**140076**	**140143**
LIABILITIES		
Other liabilities	2402	2402
Retail deposits	116127	116127
Provisions	129	129
Subordinated liability	6000	6000
TOTAL LIABILITIES	**124657**	**124658**
EQUITY AND RESERVES		
Share capital	16779	3
Share premium	0	26643
Retained earnings	-2391	-11290
Profit/loss of current year	130	129
Other reserves	900	0
TOTAL EQUITY	**15417**	**15484**
TOTAL EQUITY AND LIABILITIES	**140075**	**140142**

Assets Saldo Bank



Statement of Profit and Loss

In thousand EUR

	Saldo Bank	Saldo Group
Interest income	5286	5286
Interest expense	-1272	-1272
NET INTEREST INCOME	**4014**	**4014**
Fee and Commission Income	1068	1068
Fee and Commission Expense	-48	-48
NET FEE AND COMMISION INCOME	**1020**	**1020**
Other income	122	122
TOTAL NET INCOME	**5156**	**5156**
Personnel costs	-1414	-1414
Other costs	-1548	-1548
Provisions or reversal of provisions	5	5
TOTAL OPERATING COSTS	**-2957**	**-2958**
OPERATING PROFIT (LOSS) BEFORE IMPAIRMENT LOSSES	**2199**	**2198**
Credit losses (impairment)	-2069	-2069
PROFIT (LOSS) BEFORE TAX	**130**	**129**
Profit tax	0	0
NET PROFIT (LOSS)	**130**	**129**

Indicators

	Saldo Bank	Saldo Group
LCR	1684.9%	1684.9%
NSFR	166.5%	166.6%
Capital Adequacy	22.2%	22.3%
Maximum loan to one customer	10.3%	10.3%
Return On Assets	0.4%	0.4%
Return On Capital	3.4%	3.3%

Saldo Bank

Address

Vilnius Office

Saldo Bank UAB
Žalgirio str. 94-1
Vilnius 09300

Helsinki Office

Saldo Bank UAB Suomen sivuliike
Lautatarhankatu 10
00580 Helsinki

Contact

Inquiries

www.saldo.com/lt-en/contact-us
informacija@saldo.com

CEO

Jarkko Mäensivu, CEO
Saldo Bank UAB
+358 50 4000 580
jarkko.maensivu@saldo.com