Saldo Bank

Quarter review

Q2 2025

Saldo Bank UAB

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Q2 2025



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

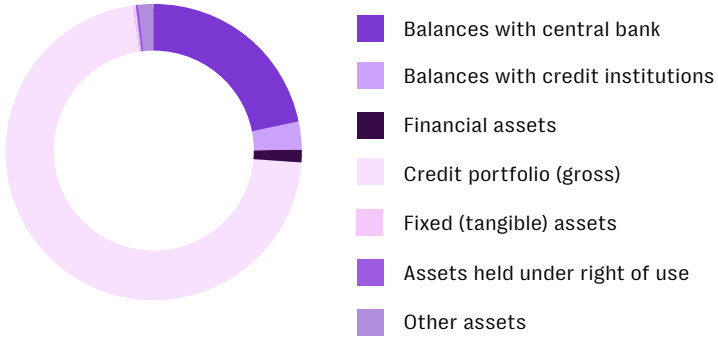
30-06-2025

Statement Of Financial Position

In thousand EUR

ASSETS	Saldo Bank	Saldo Group
Balances with central bank	40266	40266
Balances with credit institutions	3417	3448
Financial Assets	1870	1870
Credit portfolio (gross)	113458	113458
Credit portfolio impairment	-9357	-9357
Fixed (Tangible) assets	58	58
Assets held under right of use	146	146
Other assets	2189	2189
Total assets	**152046**	**152097**
LIABILITIES		
Other liabilities	3355	3356
Retail deposits	127074	127074
Provisions	192	192
Subordinated liability	6000	6000
TOTAL LIABILITIES	**136621**	**136621**
EQUITY AND RESERVES		
Share capital	16779	3
Share premium	0	26643
Other reserves	900	0
Retained earnings	-2390	-11289
Profit/loss of current year	136	119
TOTAL EQUITY	**15425**	**15476**
TOTAL EQUITY AND LIABILITIES	**152046**	**152097**

Assets Saldo Bank



Statement of Profit and Loss

In thousand EUR

	Saldo Bank	Saldo Group
Interest income	11073	11073
Interest expense	-2539	-2539
NET INTEREST INCOME	**8534**	**8534**
Fee and Commission Income	2210	2210
Fee and Commission Expense	-112	-112
NET FEE AND COMMISION INCOME	**2098**	**2098**
Other income	120	120
TOTAL NET INCOME	**10752**	**10752**
Personnel costs	-3021	-3021
Other costs	-3207	-3224
Provisions or reversal of provisions	-61	-61
TOTAL OPERATING COSTS	**-6228**	**-6246**
OPERATING PROFIT (LOSS) BEFORE IMPAIRMENT LOSSES	**4523**	**4506**
Credit losses (impairment)	-4387	-4387
PROFIT (LOSS) BEFORE TAX	**136**	**119**
Profit tax	0	0
NET PROFIT (LOSS)	**136**	**119**

Indicators

	Saldo Bank	Saldo Group
LCR	1309.5%	1309.5%
NSFR	171.1%	171.2%
Capital Adequacy	21.6%	22.3%
Maximum loan to one customer	7.0%	6.9%
Return On Assets	0.2%	0.2%
Return On Capital	1.8%	1.5%

Saldo Bank

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