

Saldo Bank

Quarter review

Q4 2025

Saldo Bank UAB

Q4 2025

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

31-12-2025

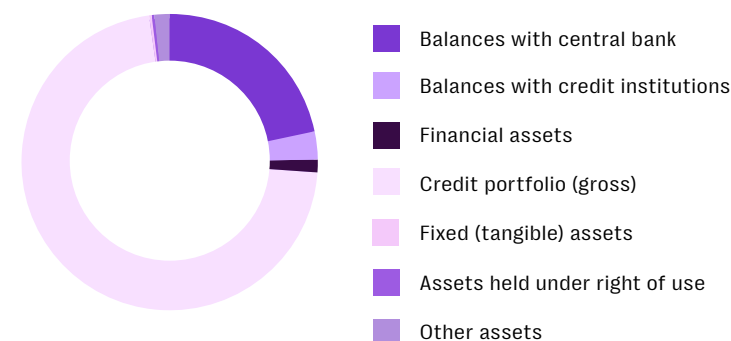


Statement Of Financial Position

In thousand EUR

ASSETS	Saldo Bank	Saldo Group
Balances with central bank	41674	41674
Balances with credit institutions	3153	3176
Financial Assets	1935	1935
Credit portfolio (gross)	123780	123780
Credit portfolio impairment	-10287	-10287
Fixed (Tangible) assets	78	78
Intangible Assets	42	42
Assets held under right of use	103	103
Other assets	2430	2436
Total assets	162908	162937
LIABILITIES		
Other liabilities	3531	3531
Retail deposits	136907	136907
Provisions	220	220
Subordinated liability	6000	6000
TOTAL LIABILITIES	146658	146658
EQUITY AND RESERVES		
Share capital	16779	3
Share premium	0	26643
Retained earnings	-2390	-11289
Profit/loss of current year	962	922
Other reserves	900	0
TOTAL EQUITY	16250	16279
TOTAL EQUITY AND LIABILITIES	162908	162937

Assets Saldo Bank



Statement of Profit and Loss

In thousand EUR

	Saldo Bank	Saldo Group
Interest income	22898	22898
Interest expense	-5073	-5073
NET INTEREST INCOME	17824	17824
Fee and Commission Income	5085	5085
Fee and Commission Expense	-231	-231
NET FEE AND COMMISION INCOME	4854	4854
Other income	297	297
TOTAL NET INCOME	22976	22976
Personnel costs	-6360	-6360
Other costs	-6125	-6164
Provisions or reversal of provisions	-88	-88
TOTAL OPERATING COSTS	-12572	-12612
OPERATING PROFIT (LOSS) BEFORE IMPAIRMENT LOSSES	10403	10364
Credit losses (impairment)	-9364	-9364
PROFIT (LOSS) BEFORE TAX	1040	1000
Profit tax	-78	-78
NET PROFIT (LOSS)	962	922

Indicators

	Saldo Bank	Saldo Group
LCR	962.7%	957.7%
NSFR	171.2%	171.0%
Capital Adequacy	20.1%	20.0%
Maximum loan to one customer	8.1%	8.1%
Return On Assets	0.6%	0.6%
Return On Capital	6.1%	5.8%

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