Saldo Bank

Quarter review

Q3 2026

Saldo Bank UAB

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Q3 2026



Note: AI-generated image

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

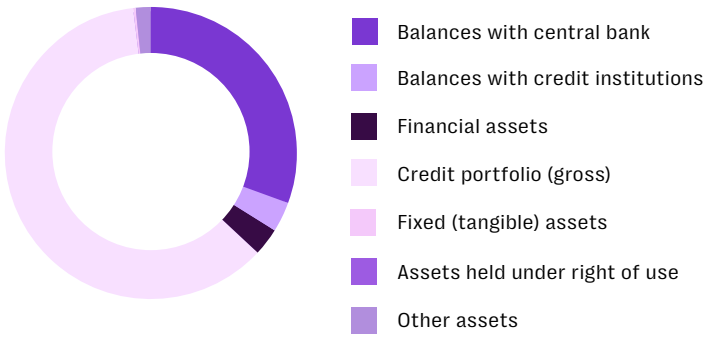
30-09-2026

Statement of Financial Position

In thousand EUR

ASSETS	Saldo Bank	Saldo Group
Balances with central bank	66,058	66,058
Balances with credit institutions	7,283	7,351
Financial Assets	6,730	6,730
Credit portfolio (gross)	131,774	131,774
Credit portfolio impairment	-12,311	-12,311
Fixed (Tangible) assets	88	88
Intangible Assets	33	33
Assets held under right of use	506	506
Other assets	3,020	3,036
TOTAL ASSETS	**203,182**	**203,266**
LIABILITIES		
Other liabilities	3,633	3,633
Retail deposits	177,764	177,764
Provisions	203	203
Subordinated liability	6,000	6,000
TOTAL LIABILITIES	**187,600**	**187,600**
EQUITY AND RESERVES		
Share capital	16,779	3
Share premium	0	26,643
Other reserves	0	0
Retained earnings	-529	-10,366
Profit/loss of current year	-668	-613
TOTAL EQUITY	**15,582**	**15,666**
TOTAL EQUITY AND LIABILITIES	**203,182**	**203,266**

Assets Saldo Bank



Statement of Profit and Loss

In thousand EUR

	Saldo Bank	Saldo Group
Interest income	18,331	18,331
Interest expense	-3,993	-3,993
NET INTEREST INCOME	**14,338**	**14,338**
Fee and Commission Income	5,286	5,286
Fee and Commission Expense	-352	-352
NET FEE AND COMMISSION INCOME	**4,934**	**4,934**
Other income	111	206
TOTAL NET INCOME	**19,383**	**19,478**
Personnel costs	-5,736	-5,736
Other costs	-4,609	-4,649
Provisions or reversal of provisions	13	13
TOTAL OPERATING COSTS	**-10,332**	**-10,371**
OPERATING PROFIT (LOSS) BEFORE IMPAIRMENT LOSSES	**9,050**	**9,106**
Credit losses (impairment)	-9,719	-9,719
PROFIT (LOSS) BEFORE TAX	**-668**	**-613**
Profit tax	0	0
NET PROFIT (LOSS)	**-668**	**-613**

Indicators

	Saldo Bank	Saldo Group
LCR	2151.0%	2195.0%
NSFR	197.0%	197.0%
Capital Adequacy	18.7%	18.8%
Maximum loan to one customer	16.8%	16.8%
Return On Assets	-0.4%	-0.4%
Return On Capital	-5.7%	-5.2%

Saldo Bank

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