

Saldo Bank

Quarter review

Q2 2026

Saldo Bank UAB

Q2 2026

Note: AI-generated image

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

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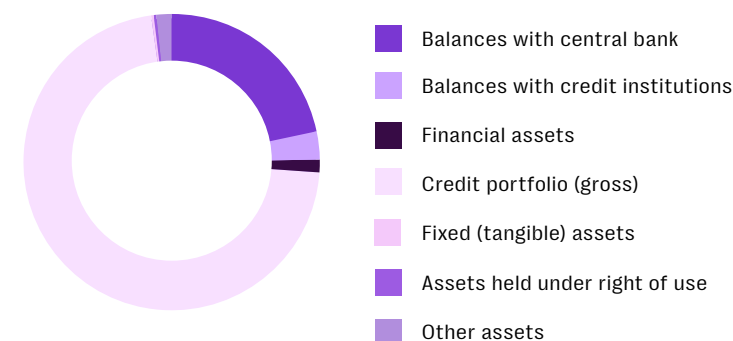


Statement Of Financial Position

In thousand EUR

ASSETS	Saldo Bank	Saldo Group
Balances with central bank	59179	59179
Balances with credit institutions	7372	7379
Financial Assets	6887	6887
Credit portfolio (gross)	129533	129533
Credit portfolio impairment	-11452	-11452
Fixed (Tangible) assets	83	83
Intangible Assets	36	36
Assets held under right of use	558	558
Other assets	4690	4705
Total assets	196887	196909
LIABILITIES		
Other liabilities	5767	5793
Retail deposits	169414	169414
Provisions	0	0
Subordinated liability	6000	6000
TOTAL LIABILITIES	181182	181208
EQUITY AND RESERVES		
Share capital	16779	3
Share premium	0	26643
Other reserves	0	0
Retained earnings	-529	-10366
Profit/loss of current year	-545	-577
TOTAL EQUITY	15705	15701
TOTAL EQUITY AND LIABILITIES	196887	196909

Assets Saldo Bank



Statement of Profit and Loss

In thousand EUR

	Saldo Bank	Saldo Group
Interest income	12121	12121
Interest expense	-2599	-2599
NET INTEREST INCOME	9522	9522
Fee and Commission Income	3404	3404
Fee and Commission Expense	-230	-230
NET FEE AND COMMISION INCOME	3174	3174
Other income	41	41
TOTAL NET INCOME	12737	12737
Personnel costs	-3912	-3912
Other costs	-3059	-3092
Provisions or reversal of provisions	-59	-59
TOTAL OPERATING COSTS	-7031	-7063
OPERATING PROFIT (LOSS) BEFORE IMPAIRMENT LOSSES	5706	5674
Credit losses (impairment)	-6251	-6251
PROFIT (LOSS) BEFORE TAX	-545	-577
Profit tax	0	0
NET PROFIT (LOSS)	-545	-577

Indicators

	Saldo Bank	Saldo Group
LCR	1957.2%	1957.2%
NSFR	188.8%	188.8%
Capital Adequacy	19.0%	19.0%
Maximum loan to one customer	18.9%	18.9%
Return On Assets	-0.6%	-0.6%
Return On Capital	-6.9%	-7.3%

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