

Financial statement of 30 June 2021

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

UAB SME Bank

BALANCE SHEET

Item	2021 06 30
	EUR
Cash, cash balances at central banks and other demand deposits	6 897
Cash balances at central bank	2 368
Other demand deposits	4 529
Financial assets at amortised cost	12 541
Loans and advances	12 541
Tangible assets	261
Intangible assets	860
Tax assets	2
Other assets	71
TOTAL ASSETS	20 631
Financial liabilities measured at amortised cost	16 910
Deposits	16 682
Other financial liabilities	228
Tax liabilities	3
Other liabilities	416
TOTAL LIABILITIES	17 329
Capital	3 500
Paid up capital	3 500
Retained earnings	-198
TOTAL EQUITY	3 302
TOTAL EQUITY AND TOTAL LIABILITIES	20 631

STATEMENT OF PROFIT OR LOSS

Item	2021 06 30
	EUR
Interest income	225
Financial assets at amortised cost	225
(Interest expenses)	16
(Financial liabilities measured at amortised cost)	16
Fee and commission income	1
(Fee and commission expenses)	1
(Other operating expenses)	2
TOTAL OPERATING INCOME, NET	206
(Administrative expenses)	307
(Staff expenses)	191
(Other administrative expenses)	116
(Depreciation)	28
(Provisions or (-) reversal of provisions)	38
PROFIT OR (-) LOSS BEFORE TAX	-168
(Tax expense)	0
PROFIT OR (-) LOSS FOR THE YEAR	-168

Key ratios

Key ratios	2021 06 30
Information on asset quality	
Provisions for loans EUR	38
Provisions/loans %	0,5%
Profitability ratios	
Return on assets %	1,5%
Return on equity %	6,7%

Compliance with prudential requirements	2021 06 30
Liquidity coverage ratio (LCR), %	118 400%
Net stable funding ratio (NSFR), %	161%
Capital adequacy ratio (CAR), %	15,0%
Leverage ratio (LR), %	13,1%
Large exposure requirement	In compliance

Information on sanctions applied to the Bank during the reporting period:

The Bank of Lithuania did not apply any sanctions to UAB SME Bank during the period January – June 2021.