

FINANCIAL STATEMENT as of 30 September 2021



Financial statement as of 30 September 2021

This report is prepared according to the Disclosure to public requirements of the Central Bank of Lithuania. Information is presented in thousands of EUR, unless otherwise stated.

UAB SME Bank interim report as of 30 September 2021 is unaudited.

BALANCE SHEET

Item	30-09-2021
Cash, cash balances at central banks and other demand deposits	5 793
Cash balances at Central Bank	4 699
Other demand deposits	1 094
Financial assets at amortised cost	27 773
Loans and advances	27 773
Tangible assets	248
Intangible assets	1 114
Tax assets	2
Other assets	61
TOTAL ASSETS	34 992
Financial liabilities measured at amortised cost	30 707
Deposits	28 864
Debt securities issued	1 492
Other financial liabilities	351
Provisions	60
Tax liabilities	2
Other liabilities	1 081
TOTAL LIABILITIES	31 849
Capital	3 500
Paid up capital	3 500
Retained earnings	-358
TOTAL EQUITY	3 142
TOTAL EQUITY AND TOTAL LIABILITIES	34 992

STATEMENT OF PROFIT OR LOSS

Item	30-09-2021
Interest income	691
Financial assets at amortised cost	691
(Interest expenses)	72
(Financial liabilities measured at amortised cost)	67
(Interest expenses on assets)	5
Fee and commission income	6
(Fee and commission expenses)	17
(Other operating expenses)	6
TOTAL OPERATING INCOME, NET	602
(Administrative expenses)	636
(Staff expenses)	391
(Other administrative expenses)	245
(Cash contributions to resolution funds and deposit guarantee schemes)	4
(Depreciation)	85
(Provisions or (-) reversal provisions)	60
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	144
PROFIT OR (-) LOSS BEFORE TAX	-328
(Tax expenses)	0
PROFIT OR (-) LOSS FOR THE YEAR	-328

KEY RATIOS

Key ratios	30-09-2021
Information on asset quality	
Provisions for loans	144
Provisions/loans, %	0,5
Profitability ratios	
Return on assets, %	-1,2
Return on equity, %	-9,4

COMPLIANCE WITH PRUDENTIAL REQUIREMENTS

Compliance with prudential requirements	30-09-2021
Liquidity coverage ratio (LCR), %	130 891
Net stable funding ratio (NSFR), %	135
Capital adequacy ratio (CAR), %	15,4
Leverage ratio (LR), %	5,1
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 reporting period as of June – September 2021.