

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

## STATEMENT OF PROFIT OR LOSS

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

## KEY RATIOS

Key ratios	30-09-2021
<b>Information on asset quality</b>	
Provisions for loans	144
Provisions/loans, %	0,5
<b>Profitability ratios</b>	
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), %	131
Capital adequacy ratio (CAR), %	11,7
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.