

FINANCIAL STATEMENT

As of 31 March 2022



Financial statement as of 31 March 2022

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 31 March 2022 is unaudited.

BALANCE SHEET

Item	31/03/2022
Cash, cash balances at central banks and other demand deposits	5 170
<i>Cash balances at Central Bank</i>	3 880
<i>Other demand deposits</i>	1 290
Financial assets at amortised cost	49 369
<i>Loans and advances</i>	49 369
Right of use asset	425
Tangible assets	29
Intangible assets	1 110
Tax assets	34
Other assets	313
TOTAL ASSETS	56 450
Financial liabilities measured at amortised cost	52 093
<i>Deposits</i>	50 485
<i>Debt securities issued</i>	1 494
<i>Other financial liabilities</i>	114
Provisions	5
Tax liabilities	-
Other liabilities	234
TOTAL LIABILITIES	52 332
Capital	3 500
<i>Paid up capital</i>	3 500
Atsargos rezervas	1 000
Retained earnings	-382
TOTAL EQUITY	4 118
TOTAL EQUITY AND LIABILITIES	56 450

STATEMENT OF PROFIT (LOSS)

Item	3 month period ended as at 31 March 2022
Interest income	967
<i>Financial assets at amortised cost</i>	967
(Interest expenses)	-87
<i>(Financial liabilities measured at amortised cost)</i>	-84
<i>(Interest expenses on assets)</i>	-3
Fee and commission income	2
(Fee and commission expenses)	-124
Other operating income	2
(Other operating expenses)	-6
TOTAL OPERATING INCOME, NET	754
(Administrative expenses)	-648
<i>(Staff expenses)</i>	-435
<i>(Other administrative expenses)</i>	-213
(Cash contributions to resolution funds and deposit guarantee schemes)	-11
(Depreciation)	-89
(Provisions or (-) reversal provisions)	-137
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-1
PROFIT OR (-) LOSS BEFORE TAX	-132
<i>(Tax expenses)</i>	-
PROFIT OR (-) LOSS FOR THE YEAR	-132

KEY RATIOS

Key ratios	31/03/2022
Information on asset quality	
Provisions for loans	297
Provisions/loans, %	0,6
Profitability ratios	
Return on assets, %	-0,3
Return on equity, %	-3,5

COMPLIANCE WITH PRUDENTIAL REQUIREMENTS

Compliance with prudential requirements	31/03/2022
Liquidity coverage ratio (LCR), %	1 448
Net stable funding ratio (NSFR), %	132
Capital adequacy ratio (CAR), %	12,9
Leverage ratio (LR), %	5,2
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 January – March 2022.