

# FINANCIAL STATEMENT

## As of 30 June 2022



## Financial statement as of 30 June 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 30 June 2022 is unaudited.

### BALANCE SHEET

Item	30/06/2022
Cash, cash balances at central banks and other demand deposits	15 439
<i>Cash balances at Central Bank</i>	15 098
<i>Other demand deposits</i>	341
Financial assets at amortised cost	58 946
<i>Loans and advances</i>	58 946
Right of use asset	410
Tangible assets	34
Intangible assets	1 144
Tax assets	34
Other assets	505
<b>TOTAL ASSETS</b>	<b>76 512</b>
Financial liabilities measured at amortised cost	71 553
<i>Deposits</i>	69 597
<i>Debt securities issued</i>	1 522
<i>Other financial liabilities</i>	434
Provisions	0
Tax liabilities	-
Other liabilities	369
<b>TOTAL LIABILITIES</b>	<b>71 922</b>
Capital	3 500
<i>Paid up capital</i>	3 500
Reserve capital	1 500
Retained earnings	-410
<b>TOTAL EQUITY</b>	<b>4 590</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>76 512</b>

## STATEMENT OF PROFIT (LOSS)

Item	6-month period ended as at 30 June 2022
<b>Interest income</b>	<b>2 174</b>
Financial assets at amortised cost	2 174
<b>(Interest expenses)</b>	<b>-227</b>
(Financial liabilities measured at amortised cost)	-221
(Interest expenses on assets)	-6
<b>Fee and commission income</b>	<b>19</b>
<b>(Fee and commission expenses)</b>	<b>-328</b>
<b>Other operating income</b>	<b>8</b>
<b>(Other operating expenses)</b>	<b>-12</b>
<b>TOTAL OPERATING INCOME, NET</b>	<b>1 634</b>
<b>(Administrative expenses)</b>	<b>-1 410</b>
(Staff expenses)	-935
(Other administrative expenses)	-475
<b>(Cash contributions to resolution funds and deposit guarantee schemes)</b>	<b>-25</b>
<b>(Depreciation)</b>	<b>-181</b>
<b>(Provisions or (-) reversal provisions)</b>	<b>-136</b>
<b>(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)</b>	<b>-42</b>
<b>PROFIT OR (-) LOSS BEFORE TAX</b>	<b>-160</b>
(Tax expenses)	-
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>-160</b>

## KEY RATIOS

Key ratios	30/06/2022
<b>Information on asset quality</b>	
Provisions for loans	298
Provisions/loans, %	0,5
<b>Profitability ratios</b>	
Return on assets, %	-0,2
Return on equity, %	-3,7

## COMPLIANCE WITH PRUDENTIAL REQUIREMENTS

Compliance with prudential requirements	30/06/2022
Liquidity coverage ratio (LCR), %	1 132
Net stable funding ratio (NSFR), %	162
Capital adequacy ratio (CAR), %	13,8
Leverage ratio (LR), %	4,3
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 – June 2022.