

FINANCIAL STATEMENT

As of 30 September 2022



Financial statement as of 30 September 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 September 2022 is unaudited.

BALANCE SHEET

Item	30/09/2022
Cash, cash balances at central banks and other demand deposits	28 434
<i>Cash balances at Central Bank</i>	28 386
<i>Other demand deposits</i>	48
Financial assets at amortised cost	61 501
<i>Loans and advances</i>	61 501
Right of use asset	389
Tangible assets	37
Intangible assets	1 347
Tax assets	34
Other assets	169
TOTAL ASSETS	91 911
Financial liabilities measured at amortised cost	85 868
<i>Deposits</i>	83 532
<i>Debt securities issued</i>	1 957
<i>Other financial liabilities</i>	379
Provisions	2
Tax liabilities	-
Other liabilities	325
TOTAL LIABILITIES	86 195
Capital	3 500
<i>Paid up capital</i>	3 500
Reserve capital	2 000
Retained earnings	216
TOTAL EQUITY	5 716
TOTAL EQUITY AND LIABILITIES	91 911

STATEMENT OF PROFIT (LOSS)

Item	9-month period ended as at 30 September 2022
Interest income	3 721
Financial assets at amortised cost	3 721
(Interest expenses)	-395
(Financial liabilities measured at amortised cost)	-386
(Interest expenses on assets)	-9
Fee and commission income	45
(Fee and commission expenses)	-518
Other operating income	44
(Other operating expenses)	-19
TOTAL OPERATING INCOME, NET	2 877
(Administrative expenses)	-1 984
(Staff expenses)	-1 351
(Other administrative expenses)	-633
(Cash contributions to resolution funds and deposit guarantee schemes)	-45
(Depreciation)	-282
(Provisions or (-) reversal provisions)	-3
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-98
PROFIT OR (-) LOSS BEFORE TAX	465
(Tax expenses)	-
PROFIT OR (-) LOSS FOR THE YEAR	465

KEY RATIOS

Key ratios	30/09/2022
Information on asset quality	
Provisions for loans	162
Provisions/loans, %	0,3
Profitability ratios	
Return on assets, %	0,6
Return on equity, %	9,0

COMPLIANCE WITH PRUDENTIAL REQUIREMENTS

Compliance with prudential requirements	30/09/2022
Liquidity coverage ratio (LCR), %	538
Net stable funding ratio (NSFR), %	182
Capital adequacy ratio (CAR), %	16,4
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 – September 2022.