

FINANCIAL STATEMENTS As of 31 December 2023







Financial statements as of 31 December 2023

This report is prepared according to the Disclosure to public requirements of the Bank of Lithuania.

Information is presented in thousands of EUR, unless otherwise stated.

UAB SME Bank financial statements as of 31 December 2023 are unaudited.

STATEMENT OF FINANCIAL POSITION

Item	2023-12-31	2022-12-31*
ASSETS		
Cash balances at central banks and other demand deposits	5 676	29 167
Cash balances at Central Bank	5 548	28 925
Other demand deposits	129	242
Financial assets at fair value through other comprehensive	27 813	-
income		
Debt securities	27 813	-
Financial assets at amortised cost	81 040	63 269
Debt securities	519	-
Loans and advances	80 521	63 269
Right of use asset	333	358
Tangible assets	51	37
Intangible assets	2 090	1 513
Tax assets	51	-
Other assets	184	140
TOTAL ASSETS	117 238	94 484
LIABILITIES		
Financial liabilities measured at amortised cost	109 130	88 016
Deposits	105 899	85 382
Debt securities issued	1 952	2 011
Other financial liabilities	1 279	623
Provisions	4	1
Tax liabilities	41	38
Other liabilities	439	482
TOTAL LIABILITIES	109 614	88 537
EQUITY		
Capital	3 500	3 500
Paid up capital	3 500	3 500
Accumulated other comprehensive income	42	-
Reserve capital	3 800	2 000
Other capital	90	-
Retained earnings	447	-249
Profit or loss attributable to owners of the parent	-255	696
TOTAL EQUITY	7 624	5 947
TOTAL EQUITY AND LIABILITIES	117 238	94 484





STATEMENT OF PROFIT (LOSS) AND OTHER COMPREHENSIVE INCOME

Interest income 7 443 4 886 Financial assets at amortised cost 7 357 4 882 Interest income on liabilities - 357 4 882 Interest income on liabilities - 3 4 Financial assets at fair value through other comprehensive income 86 - 3 Interest expenses 2 442 - 735 Financial liabilities measured at amortised cost - 242 - 712 Interest expenses on assets - 2 - 22 Fee and commission income 494 450 Fee and commission expenses - 692 - 431 Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net 469 - 114 Financial assets at fair value through profit or loss, net 492 - 2 Financial assets at fair value through other comprehensive income 492 - 2 Financial assets at fair value through profit or loss, net - 23 - 114 Other operating income 110 47 Other operating income 110 - 37 Total COPERATING INCOME, NET 5173	Item	12-month period ended	12-month period ended	
Financial assets at amortised cost 7 357 4 882 Interest income on liabilities - 4 Financial assets at fair value through other comprehensive income 86 - Interest expenses -2 442 -735 Financial liabilities measured at amortised cost -2 442 -712 Interest expenses on assets -2 442 -712 Interest expenses on assets -2 442 -712 Interest expenses on assets -692 -431 Fee and commission income 494 450 Fee and commission expenses -692 -431 Gains or (-) losse on derecognition of financial assets and ilabilities not measured at fair value through profit or loss, net 469 -114 Interest expenses at a mortised cost -23 -114 -23 -114 Other operating income 11 47 -24 -24 -24 Other operating income 11 47 -24 -24 -24 -24 -24 -24 -24 -24 -24 -24 -24 -24 -24 -24		as of 31 December 2023	as of 31 December 2022*	
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Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss-227-125Financial assets at fair value through other comprehensive income-3-Financial assets at amortised cost-224-125PROFIT OR (-) LOSS BEFORE TAX-296772Tax expense or (-) income related to profit or loss from continuing operations)41-76PROFIT OR (-) LOSS FOR THE YEAR-255696Other comprehensive income42-Debt instruments at fair value through other comprehensive income49-Income tax relating to items that may be reclassified to profit or (-) loss-7-7	Depreciation and amortisation	-569	-393	
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operations) PROFIT OR (-) LOSS FOR THE YEAR Other comprehensive income Debt instruments at fair value through other comprehensive income Income tax relating to items that may be reclassified to profit or (-) loss	PROFIT OR (–) LOSS BEFORE TAX	-296	772	
PROFIT OR (-) LOSS FOR THE YEAR -255 696 Other comprehensive income 42 - Debt instruments at fair value through other comprehensive income Income tax relating to items that may be reclassified to profit or (-) loss	Tax expense or (-) income related to profit or loss from continuing	41	76	
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Debt instruments at fair value through other comprehensive 49 - income Income tax relating to items that may be reclassified to profit or -7 - (-) loss	PROFIT OR (–) LOSS FOR THE YEAR	-255	696	
income Income tax relating to items that may be reclassified to profit or -7 - (-) loss	Other comprehensive income	42	-	
Income tax relating to items that may be reclassified to profit or -7 - (-) loss	Debt instruments at fair value through other comprehensive	49	-	
(-) loss	income			
	Income tax relating to items that may be reclassified to profit or	-7	-	
TOTAL COMPREHENSIVE INCOME -213 696	(-) loss			
	TOTAL COMPREHENSIVE INCOME	-213	696	





KEY RATIOS

Key ratios	2023-12-31	2022-12-31*
Information on asset quality		
Provisions for loans	498	276
Provisions/loans, %	0,62	0,4
Profitability ratios		
Return on assets, %	-0,24	0,7
Return on equity, %	-3,73	11,9

COMPLIANCE WITH PRUDENTIAL REQUIREMENTS

Compliance with prudential requirements	2023-12-31	2022-12-31 [*]	
Liquidity coverage ratio (LCR), %	310,17	174,5	
Net stable funding ratio (NSFR), %	156,89	170	
Capital adequacy ratio (CAR), %	17,95	17,8	
Leverage ratio (LR), %	4,67	4,7	
Large exposure requirement	In compliance	In compliance	

INFORMATION ON SANCTIONS APPLIED TO THE BANK DURING THE REPORTING PERIOD

On 10th of October, 2023 according to the Resolution No 03-147 of the Board of the Bank of Lithuania and as a result of the inspection conducted by the Bank of Lithuania for the period from May 2021 to June 2022, enforcement measures (including a fine of EUR 170 thousand) were applied to UAB SME Bank. UAB SME Bank has addressed the findings and taken measures to prevent their recurrence in the future.



^{*} Compared to audited financial statements.