

# FINANCIAL STATEMENTS

## As of 30 September 2025



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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 30 September 2025 and as of 30 September 2024 are unaudited.

### STATEMENT OF FINANCIAL POSITION

Item	30/09/2025	31/12/2024*
<b>ASSETS</b>		
<b>Cash balances at central banks and other demand deposits</b>	<b>101 532</b>	<b>44 053</b>
Cash balances at Central Bank	100 823	44 025
Other demand deposits	709	28
<b>Financial assets at fair value through other comprehensive income</b>	<b>58 167</b>	<b>54 402</b>
Debt securities	58 167	54 402
<b>Financial assets at amortised cost</b>	<b>139 732</b>	<b>82 489</b>
Debt securities	11 647	1 526
Loans and advances	128 085	80 963
<b>Right of use asset</b>	<b>691</b>	<b>693</b>
<b>Tangible assets</b>	<b>72</b>	<b>68</b>
<b>Intangible assets</b>	<b>1 794</b>	<b>2 172</b>
<b>Tax assets</b>	<b>601</b>	<b>333</b>
<b>Other assets</b>	<b>768</b>	<b>285</b>
<b>TOTAL ASSETS</b>	<b>303 357</b>	<b>184 495</b>
<b>LIABILITIES</b>		
<b>Financial liabilities measured at amortised cost</b>	<b>285 894</b>	<b>173 824</b>
Deposits	282 065	169 883
Debt securities issued	2 014	1 957
Other financial liabilities	1 815	1 984
<b>Tax liabilities</b>	<b>73</b>	<b>23</b>
<b>Other liabilities</b>	<b>1 076</b>	<b>527</b>
<b>TOTAL LIABILITIES</b>	<b>287 043</b>	<b>174 374</b>
<b>EQUITY</b>		
<b>Capital</b>	<b>7 000</b>	<b>3 500</b>
Paid up capital	7 000	3 500
<b>Accumulated other comprehensive income</b>	<b>195</b>	<b>617</b>
<b>Other reserves</b>	<b>9 754</b>	<b>7 224</b>
<b>Profit or loss attributable to owners of the parent</b>	<b>(635)</b>	<b>(1 220)</b>
<b>TOTAL EQUITY</b>	<b>16 314</b>	<b>10 121</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>303 357</b>	<b>184 495</b>

## STATEMENT OF PROFIT (LOSS) AND OTHER COMPREHENSIVE INCOME

Item	9-month period ended as of 30 September 2025	9-month period ended as of 30 September 2024
<b>Interest income</b>	<b>9 852</b>	<b>7 846</b>
Financial assets at amortised cost	8 853	7 550
Financial assets at fair value through other comprehensive income	999	296
<b>Interest expenses</b>	<b>(4 191)</b>	<b>(3 654)</b>
Financial liabilities measured at amortised cost	(4 191)	(3 654)
<b>Fee and commission income</b>	<b>928</b>	<b>494</b>
<b>Fee and commission expenses</b>	<b>(227)</b>	<b>(336)</b>
<b>Gains or (–) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net</b>	<b>601</b>	<b>366</b>
Financial assets at fair value through other comprehensive income	616	366
Financial assets at amortised cost	(15)	-
<b>Gains or (–) losses on derecognition of non-financial assets, net</b>	<b>(105)</b>	<b>-</b>
<b>Other operating result</b>	<b>78</b>	<b>(86)</b>
<b>TOTAL OPERATING INCOME, NET</b>	<b>6 936</b>	<b>4 630</b>
<b>Administrative expenses</b>	<b>(5 708)</b>	<b>(4 393)</b>
Staff expenses	(4 053)	(3 237)
Other administrative expenses	(1 655)	(1 156)
<b>Cash contributions to resolution funds and deposit guarantee schemes</b>	<b>(209)</b>	<b>(129)</b>
<b>Depreciation and amortisation</b>	<b>(1 014)</b>	<b>(638)</b>
<b>Provisions or (–) reversal of provisions</b>	<b>3</b>	<b>8</b>
<b>Impairment or (–) reversal of impairment on financial assets not measured at fair value through profit or loss</b>	<b>(809)</b>	<b>(504)</b>
Financial assets at fair value through other comprehensive income	-	(2)
Financial assets at amortised cost	(809)	(502)
<b>PROFIT OR (–) LOSS BEFORE TAX</b>	<b>(801)</b>	<b>(1 071)</b>
<b>Tax expense or (–) income related to profit or loss from continuing operations)</b>	<b>166</b>	<b>205</b>
<b>PROFIT OR (–) LOSS FOR THE YEAR</b>	<b>(635)</b>	<b>(866)</b>
<b>Other comprehensive income</b>	<b>(422)</b>	<b>406</b>
Debt instruments at fair value through other comprehensive income	(506)	478
Income tax relating to items that may be reclassified to profit or (–) loss	84	(72)
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>(1 057)</b>	<b>(460)</b>

## KEY RATIOS

Key ratios	30/09/2025	30/09/2024
<b>Information on asset quality</b>		
Provisions for loans	2 212	1 261
Provisions/loans, %	1,70	1,50
<b>Profitability ratios</b>		
Return on assets, %	(0,26)	(0,61)
Return on equity, %	(4,81)	(10,00)

## COMPLIANCE WITH PRUDENTIAL REQUIREMENTS

Compliance with prudential requirements	30/09/2025	30/09/2024
Liquidity coverage ratio (LCR), %	143,97	157,92
Net stable funding ratio (NSFR), %	197,35	197,15
Capital adequacy ratio (CAR), %	20,59	20,50
Leverage ratio (LR), %	4,79	4,36
Large exposure requirement	In compliance	In compliance

## INFORMATION ON SANCTIONS APPLIED TO THE BANK DURING THE REPORTING PERIOD

On 9 July 2025, the Board of the Bank of Lithuania resolved to enter into an administrative agreement with UAB SME Bank regarding the imposition of an enforcement measure for the period from July 2022 to December 2023, resulting in a fine of EUR 78,000. UAB SME Bank has already remedied all deficiencies identified during the inspection, no operational restrictions have been applied.

\* Compared to audited financial statements.