

FINANCIAL STATEMENTS

As of 31 March 2026



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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 31 March 2026 are unaudited.

STATEMENT OF FINANCIAL POSITION

Items	2026-03-31	2025-12-31 ¹
ASSETS		
Cash and cash equivalents	210 359	232 052
Debt securities measured at fair value through other comprehensive income	74 308	57 923
Debt securities measured at amortised cost	17 619	16 015
Loans to customers	138 837	144 181
Intangible assets	1 879	1 903
Property and equipment	128	111
Right-of-use assets	211	644
Deferred income tax asset	938	777
Other assets	1 204	1 136
TOTAL ASSETS	445 483	454 742
LIABILITIES		
Customer deposits	419 863	428 095
Debt securities liabilities	2 017	1 966
Lease liabilities	267	707
Provisions for off-balance commitments	-	1
Other liabilities	3 125	2 997
TOTAL LIABILITIES	425 272	433 766
EQUITY		
Share capital	7 000	7 000
Reserve capital	14 754	14 754
Financial instruments revaluation reserve	(148)	176
Retained earnings (losses)	(1 395)	(954)
TOTAL EQUITY	20 211	20 976
TOTAL EQUITY AND LIABILITIES	445 483	454 742

¹ Compared to audited financial statements.

STATEMENT OF PROFIT (LOSS) AND OTHER COMPREHENSIVE INCOME

Items	3-month period ended as of 31 March 2026	3-month period ended as of 31 March 2025
Interest income recognised using the effective interest method	4 918	2 901
Interest expense	(2 199)	(1 352)
Net interest income	2 719	1 549
Fee and commission income	293	383
Fee and commission expense	(72)	(74)
Net fee and commission income	221	309
Net result from securities transactions	13	40
Result from derecognition of financial assets	(10)	-
Other operating result	18	251
Net other operating income	21	291
Personnel expenses	(1 884)	(1 271)
Administrative expenses	(850)	(727)
Depreciation and amortisation	(436)	(317)
LOSS BEFORE IMPAIRMENT	(209)	(166)
Impairment allowance for credit risk	(281)	(94)
Other impairment allowances	(46)	(21)
LOSS BEFORE INCOME TAX	(536)	(281)
Income tax	95	72
NET LOSS	(441)	(209)
Other comprehensive income		
Items that may subsequently be reclassified to profit or loss:		
Debt securities measured at fair value through other comprehensive income:		
Fair value change during the year	(378)	(6)
Reclassification to profit or loss	(13)	(40)
Related deferred income tax	66	7
Other comprehensive income, net of deferred income tax	(325)	(39)
TOTAL COMPREHENSIVE INCOME	(766)	(248)

KEY RATIOS

Key ratios	2026-03-31	2025-03-31
Information on asset quality		
Provisions for loans	3 072	1 543
Provisions/loans, %	2,16	1,78
Profitability ratios		
Return on assets, %	-0,10	-0,11
Return on equity, %	-2,14	-2,09

COMPLIANCE WITH PRUDENTIAL REQUIREMENTS

Compliance with prudential requirements	2026-03-31	2025-03-31
Liquidity coverage ratio (LCR), %	156,91	222,47
Net stable funding ratio (NSFR), %	233,94	203,75
Capital adequacy ratio (CAR), %	19,61	19,86
Leverage ratio (LR), %	4,12	4,11
Large exposure requirement	In compliance	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 from January to March 2026.