smeBank

FINANCIAL STATEMENTS
As of 30 June 2026

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Financial statements as of 30 June 2026

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 June 2026 are unaudited.

STATEMENT OF FINANCIAL POSITION

Items	2026-06-30	2025-12-31[1]
ASSETS		
Cash and cash equivalents	214 682	232 052
Debt securities measured at fair value through other comprehensive income	75 301	57 923
Debt securities measured at amortised cost	26 094	16 015
Loans to customers	142 188	144 181
Intangible assets	2 149	1 903
Property and equipment	561	111
Right-of-use assets	2 685	644
Deferred income tax asset	989	777
Other assets	1 326	1 136
TOTAL ASSETS	**465 975**	**454 742**
LIABILITIES		
Customer deposits	437 163	428 095
Debt securities liabilities	4 242	1 966
Lease liabilities	1 743	707
Provisions for off-balance commitments	3	1
Other liabilities	2 729	2 997
TOTAL LIABILITIES	**445 880**	**433 766**
EQUITY		
Share capital	7 000	7 000
Reserve capital	13 800	14 754
Financial instruments revaluation reserve	(12)	176
Retained earnings (losses)	(693)	(954)
TOTAL EQUITY	**20 095**	**20 976**
TOTAL EQUITY AND LIABILITIES	**465 975**	**454 742**

[1] *Compared to audited financial statements.*

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STATEMENT OF PROFIT (LOSS) AND OTHER COMPREHENSIVE INCOME

Items	6-month period ended as of 30 June 2026	6-month period ended as of 30 June 2025
Interest income recognised using the effective interest method	9 820	6 031
Interest expense	(4 515)	(2 705)
Net interest income	**5 305**	**3 326**
Fee and commission income	748	662
Fee and commission expense	(196)	(148)
Net fee and commission income	**552**	**514**
Net result from securities transactions	48	453
Result from derecognition of financial assets	(26)	(4)
Other operating result	(1)	(115)
Net other operating income	**21**	**334**
Personnel expenses	(3 653)	(2 639)
Administrative expenses	(1 780)	(1 278)
Depreciation and amortisation	(716)	(653)
LOSS BEFORE IMPAIRMENT	**(271)**	**(396)**
Impairment allowance for credit risk	(492)	(332)
Other impairment allowances	(103)	(84)
LOSS BEFORE INCOME TAX	**(866)**	**(812)**
Income tax	173	176
NET LOSS	**(693)**	**(636)**
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	(180)	208
Reclassification to profit or loss	(48)	(453)
Related deferred income tax	39	41
Other comprehensive income, net of deferred income tax	**(189)**	**(204)**
TOTAL COMPREHENSIVE INCOME	**(882)**	**(840)**

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KEY RATIOS

Key ratios	2026-06-30	2025-06-30
Information on asset quality		
Provisions for loans	3 294	1 830
Provisions/loans, %	2,26	1,84
Profitability ratios		
Return on assets, %	−0,15	−0,30
Return on equity, %	−3,38	−5,59

COMPLIANCE WITH PRUDENTIAL REQUIREMENTS

Compliance with prudential requirements	2026-06-30	2025-06-30
Liquidity coverage ratio (LCR), %	141,02	147,28
Net stable funding ratio (NSFR), %	216,35	200,66
Capital adequacy ratio (CAR), %	21,17	23,60
Leverage ratio (LR), %	3,85	4,42
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 June 2026.