

European Merchant Bank, UAB
Financial Statements 2020

This report is prepared in accordance with the Bank of Lithuania Requirements
 All amounts in EUR thousands unless otherwise stated

Statement of Financial Position	2020.06.30
ASSETS	
Loans and advances to credit institutions	6,109
Loans to the public	884
Debt securities	0
Equity instruments	0
Intangible assets	681
Property, plant and equipment	585
Other assets	157
TOTAL ASSETS	8,416
LIABILITIES AND EQUITY	
Liabilities	
Deposits from central banks and credit institutions	0
Deposits and borrowings from the public	441
Other financial liabilities and provisions	648
Total liabilities	1,089
Shareholders equity	
Share capital	10,300
Other reserves	0
Retained earnings	-2,973
Total equity	7,327
TOTAL LIABILITIES AND EQUITY	8,416

Income Statement	2020.06.30
Interest income	11
Interest expenses	0
Net interest income	11
Fee and commission income	35
Fee and commission expenses	0
Net fee and commission income	35
Net gains and losses on financial items	0
Foreign exchange effect	-15
Other income	0
Total income	31
Staff costs	887
Other general administrative expenses	786
Total expenses	1,673
Profit before impairment	-1,642
Credit and other financial assets impairment	0
Other impairment	0
Operating profit (loss)	-1,642
Income tax expense	0
NET PROFIT (LOSS)	-1,642

Information on Asset Quality	2020.06.30
Provisions for loans	0.0
Provisions for loans / loans, %	0.0
Provisions for receivables	0.0
Provisions for receivables / receivables, %	0.0
Provisions for other doubtful assets	0.0
Provisions for other doubtful active / other doubtful active, %	0.0

Prudential Requirements and Ratios	2020.06.30
Liquidity Coverage Ratio (LCR), %	250.9
Capital adequacy	
Common Equity Tier 1 capital ratio, %	146.3
Tier 1 capital ratio, %	146.3
Total capital ratio, %	146.3
Large exposure ratio, %	59.9
Net stable funding ratio (NSFR), %	312.7

Information on Sanctions Applied to the Bank During the Repo	2020.06.30
The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in 2020	

External Credit Assessment Institutions Assigned or Changed R	2020.06.30
European Merchant Bank, UAB individual credit ratings were not assigned or changed in 2020	

Profitability ratios	2020.06.30
Return on total assets, %	-19.5
Return on equity, %	-22.4