

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	2020.09.30
ASSETS	
Loans and advances to credit institutions	13,591
Loans to the public	1,227
Debt securities	0
Equity instruments	0
Intangible assets	751
Property, plant and equipment	552
Other assets	141
TOTAL ASSETS	16,262
LIABILITIES AND EQUITY	
Liabilities	
Deposits from central banks and credit institutions	134
Deposits and borrowings from the public	9,118
Other financial liabilities and provisions	569
Total liabilities	9,821
Shareholders equity	
Share capital	10,300
Other reserves	0
Retained earnings	-3,859
Total equity	6,441
TOTAL LIABILITIES AND EQUITY	16,262

Income Statement	2020.09.30
Interest income	39
Interest expenses	-40
Net interest income	-1
Fee and commission income	124
Fee and commission expenses	-27
Net fee and commission income	97
Net gains and losses on financial items	0
Foreign exchange effect	-19
Other income	0
Total income	77
Staff costs	1,443
Other general administrative expenses	1,158
Total expenses	2,601
Profit before impairment	-2,524
Credit and other financial assets impairment	-2
Other impairment	0
Operating profit (loss)	-2,526
Income tax expense	0
NET PROFIT (LOSS)	-2,526

Information on Asset Quality	2020.09.30
Provisions for loans	2.0
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	2020.09.30
Liquidity Coverage Ratio (LCR), %	218.9
Capital adequacy	
Common Equity Tier 1 capital ratio, %	36.0
Tier 1 capital ratio, %	36.0
Total capital ratio, %	36.0
Large exposure ratio, %	52.7
Net stable funding ratio (NSFR), %	352.3

Information on Sanctions Applied to the Bank During the Repo	2020.09.30
The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in 2020	

External Credit Assessment Institutions Assigned or Changed R	2020.09.30
European Merchant Bank, UAB individual credit ratings were not assigned or changed in 2020	

Profitability ratios	2020.09.30
Return on total assets, %	-15.5
Return on equity, %	-39.2