

European Merchant Bank, UAB
 Financial Statement 2019 second quarter

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

Balance Sheet Statement	2019.06.30
ASSETS	
Loans to credit institutions	2 798
Loans to the public	0
Debt securities	0
Equity instruments	0
Intangible assets	135
Properties and equipment	19
Other assets	37
TOTAL ASSETS	2 989
LIABILITIES AND EQUITY	
Liabilities	
Deposits from central banks and credit institutions	0
Deposits and borrowings from the public	0
Other financial liabilities and provisions	97
Total liabilities	97
Shareholders equity	
Share capital	3 300
Other reserves	0
Retained earnings	-408
Total equity	2 892
TOTAL LIABILITIES AND EQUITY	2 989

Income Statement	2019.06.30
Interest income	0
Interest expenses	0
Net interest income	0
Fee and commission income	0
Fee and commission expenses	0
Net fee and commission income	0
Net gains and losses on financial items	0
Foreign exchange effect	0
Other income	0
Total income	0
Staff costs	191
Other general administrative expenses	205
Total expenses	396
Profit before impairment	-396
Credit and other financial assets impairment	0
Other impairment	0
Operating profit (loss)	-396
Income tax expense	0
NET PROFIT (LOSS)	-396

Information on Asset Quality	2019.06.30
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	2019.06.30
Liquidity Coverage Ratio (LCR), %	In compliance
Capital adequacy	
Common Equity Tier 1 capital ratio, %	448,0
Tier 1 capital ratio, %	448,0
Total capital ratio, %	448,0
Large exposure ratio, %	38,4
Net stable funding ratio (NSFR), %	In compliance

Information on Sanctions Applied to the Bank During the Reporting Quarter	2019.06.30
The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in 2019 second quarter	

External Credit Assessment Institutions Assigned or Changed Ratings	2019.06.30
European Merchant Bank, UAB individual credit ratings were not assigned or changed in 2019 second quarter	

Profitability ratios	2019.06.30
Return on total assets, %	-26,5
Return on equity, %	-27,4