

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

Balance Sheet Statement	2020.03.31
ASSETS	
Loans to credit institutions	7 714
Loans to the public	78
Debt securities	0
Equity instruments	0
Intangible assets	620
Properties and equipment	600
Other assets	133
TOTAL ASSETS	9 145
LIABILITIES AND EQUITY	
Liabilities	
Deposits from central banks and credit institutions	0
Deposits and borrowings from the public	377
Other financial liabilities and provisions	634
Total liabilities	1 011
Shareholders equity	
Share capital	10 300
Other reserves	0
Retained earnings	-2 166
Total equity	8 134
TOTAL LIABILITIES AND EQUITY	9 145

Income Statement	2020.03.31
Interest income	1
Interest expenses	0
Net interest income	1
Fee and commission income	6
Fee and commission expenses	0
Net fee and commission income	6
Net gains and losses on financial items	4
Foreign exchange effect	-6
Other income	0
Total income	5
Staff costs	477
Other general administrative expenses	362
Total expenses	839
Profit before impairment	-834
Credit and other financial assets impairment	0
Other impairment	0
Operating profit (loss)	-834
Income tax expense	0
NET PROFIT (LOSS)	-834

Information on Asset Quality	2020.03.31
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	2020.03.31
Liquidity Coverage Ratio (LCR), %	4 826
Capital adequacy	
Common Equity Tier 1 capital ratio, %	244,8
Tier 1 capital ratio, %	244,8
Total capital ratio, %	244,8
Large exposure ratio, %	14,9
Net stable funding ratio (NSFR), %	763,1

Information on Sanctions Applied to the Bank During the Reporting Quarter	2020.03.31
The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in 2020	

External Credit Assessment Institutions Assigned or Changed Ratings	2020.03.31
European Merchant Bank, UAB individual credit ratings were not assigned or changed in 2020	

Profitability ratios	2020.03.31
Return on total assets, %	-9,1
Return on equity, %	-10,3