

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

counts to the public solution of the public solution	Balance Sheet Statement	2020.03.3
outs to be public with executions and public with executions and public with executions and public was a second or	ASSETS	
the securities again instituteness template search coperates and epoperate to again instituteness (again institute		771
spark instrumens stage the masts of the sames of the same of the		7
tampible and compress on a com		
incentices and equipment the assets: OTAL ASSETS OTAL ASSETS OTAL ASSETS OTAL ASSETS 19.1 AMALITIES AND EQUITY Process of the services of the public of the p		62
there areases OTAL ASSETS DABLITIES AND EQUITY subblidies supenis from central basks and credit institutions segonists from central basks and credit institutions segonists from central basks and credit institutions segonists from the public their financial balishing and provisions otad Babilities Inchebiders equity bore capital otal capital bore capital otal capital		60
OTAL ASSETS ADMILITES AND EQUITY ADMILITES AND EQUITY Admilites where control banks and credit institutions expents and horowing from the public their financial habilities and provisions to the financial habilities and provisions to the public their receives and their financial habilities and provisions to the public their receives and their public t		13
LABLITIES AND EQUITY aposits of the central banks and credit institutions sponsits and borrowings from the public there financial labsilities and commission income and commission expenses and commission income and particular labsilities and commission income and commission income and partition in		9 14
isabilities seposits form central banks and credit institutions seposits and berowings from the public ther finescipital biblities and provisions deliabilities a		
seponts and borrowings from the public other financial liabilities and provisions of a data flabilities. It is the financial liabilities and provisions for a data flabilities. It is the reserves. It is a data flabilities. It is the capital of the reserves. It is a data flabilities. It is the capital of the reserves. It is a data flabilities. It is the capital of the reserves. It is a data flabilities. It is a data flabilities of the reserves. It is a data flabilities. It is a data flabilities. It is a data flabilities of the reserves. It is a data flabilities. It is a data flabilities of the reserves. It is a data flabilities. It is a data flabilities of the reserves. It is a data flabilities. It is a data flabilities and commission income to the reserves of flabilities. It is a data flabilities and commission income and the reserves of flabilities. It is a data flabilities and commission income and flabilities. It is a data flabilities and commission income and flabilities. It is a data flabilities and commission income and flabilities. It is a data flabilities and commission income and flabilities. It is a data flabilities and commission income and flabilities. It is a data flabilities and commission income and flabilities and commission income and flabilities. It is a data flabilities and commission flabilities and commission flabilities. It is a data flabilities and commission flabilities and commission flabilities and commission flabilities. It is a data flabilities and commission flabilities and commission flabilities and commission flabilities. It is a data flabilities and commission flabilities and flabilities and commission flabilities and commission flabilities. It is a data flabilities and commission flabilities	iabilities	
there financial itabilities and provisions of a disabilities and itabilities and itabilities and itabilities and itabilities (1) and itabilities (Deposits from central banks and credit institutions	
onal liabilities 1.1 Interchaffer cougly	Deposits and borrowings from the public	3'
hareholders equity hare capital 10: hare received 10: hare received 10: hare received 10: hare received 10: hareholders equity 10: hareholders capital 20: hareholders received 10: hareholders received 10	other financial liabilities and provisions	6
there expired the reserves the	otal liabilities	10
ther reserves catalized carnings 2.21 data equity 8.8 OTAL LIABILITIES AND EQUITY 9.1 necome Statement 2020.03 necome	hareholders equity	
reamed earnings 12 and equity 18 1 OTAL LIABILITIES AND EQUITY 9 1 Income Statement 2020.03 Interest income Interest incom	hare capital	10 3
neome Statement 2020.03 neome Statement 2020.	ther reserves	
OTAL LIABILITIES AND EQUITY neome Statement according to the statement sta	etained earnings	-2 1
terest sequence terest expenses terest expenses ter terest income terest expenses ter terest income terest expenses ter terest income terest and commission income ter gains and loses on financial items origin exchange effect there income total income ter gains and loses on financial items origin exchange effect there income total income ter gains and loses on financial items origin exchange effect there income total income ter gains and loses on financial items origin exchange effect there income total income ter gains and loses on financial items origin exchange effect there income total income ter general administrative expenses dual expenses there impairment tered in and other financial assets impairment there impairment therefore impairment therefor	otal equity	8 1.
terest income terest expenses et inferest income ee and commission income et gains and losses on financial items oreign exchange effect their income of the fire of the commission income et gains and losses on financial items oreign exchange effect their income of their inc	OTAL LIABILITIES AND EQUITY	91
terest income terest expenses et inferest income ee and commission income et gains and losses on financial items oreign exchange effect their income of the fire of the commission income et gains and losses on financial items oreign exchange effect their income of their inc		
terest income terest expenses et inferest income ee and commission income et gains and losses on financial items oreign exchange effect their income of the fire of the commission income et gains and losses on financial items oreign exchange effect their income of their inc		
telested expenses tel interest income es and commission income es and commission income es and commission income est fite and commission income est agains and losses on financial items oreign exchange effect their income data income tall costs fit goes on financial items rotit before impairment realist and other financial assets impairment their impairment resolute asset of the second asset of the impairment their impairment resolute assets on the country of the second assets of the second assets of the realist of the impairment their impairment resolute assets on the second assets of the realist of the second assets of the realist of the realist of the second assets of the realist of the second assets of the realist of the realist of the realist of the realist of the second assets of the second a		2020.03.
et interest income et and commission income et gains and loses on financial tens oregin exchange effect their income dual income interest income interest income dual income interest income inter	nterest income	
ee and commission income ee and commission expenses et et fee and commission income et gains and losses on financial items oreign exchange effect their income of their income of their general administrative expenses and foots foot deepenses and expenses and their impairment	nterest expenses	
ex and commission expenses et fee and commission income et gains and loses on financial items oreign exchange effect their income taff costs their general administrative expenses and other financial assets impairment redit and other financial assets impairment their impairment perating profit (loss) and expenses et profit before impairment perating profit (loss) and expenses et profit (loss) and expenses and expenses et profit (loss) and expenses and expenses and expenses et profit (loss) and expenses and expenses and expenses and expenses et profit (loss) and expenses and expenses and expenses and expenses et profit (loss) and expenses and expense	et interest income	
et fea and commission income et gains and losses on financial tems ording exchange effect their income total income their general administrative expenses dat expenses from thefore impairment redit and other financial assets impairment their impairment peratting profit floss) decrease ET PROFIT (LOSS) decrease ET PROFIT (LOSS) decrease ET PROFIT (LOSS) decrease decre		
et gains and losses on financial items oreign exchange effect their income taff costs de general administrative expenses aff costs de expenses aff costs froff before impairment redit and other financial assets impairment their income tage regular profit (loss) come tax expense ET PROFIT (LOSS) afformation on Asset Quality covisions for loans rovisions for loans rovisions for loans rovisions for receivables rovisions for receivables rovisions for receivables rovisions for other doubtful assets rovisions for other doubtful active / other doubtful active, % Prudential Requirements and Ratios aging dity Coverage Ratio (LCR), % apital adequacy Common Equity Tier 1 capital ratio, % Total capital ratio, % aging exposure ratio, % for the bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in 2020 External Credit Assessment Institutions Assigned or Changed Ratings arropean Merchant Bank, UAB individual credit ratings were not assigned or changed in 2020 Profitability ratios etum on total assets, %	•	
oreign exchange effect their income of all income tall costs dar costs da		
ther income obtail income office costs descriptions office costs office costs office costs office costs office costs office office impairment ther impairment ther impairment ther impairment oversions for receivables of loans rovisions for loans / loans, % rovisions for loans / loans, for loans / loans, for receivables, % rovisions for receivables / receivables, % rovisions for other doubtful assets oversions of other doubtful active / other doubtful active, % Prudential Requirements and Ratios iquidity Coverage Ratio (LCR), % apital adequacy Common Equity Ter I capital ratio, % Ted a capital ratio, %	•	
taff costs		
ther general administrative expenses ther general administrative expenses frofft before impairment redit and other financial assets impairment their impairment perating profit (loss) come tax expense ET PROFIT (LOSS) and Tornation on Asset Quality 2020.03 mformation on Asset Quality 2020.03 movisions for loans rovisions for loans rovisions for loans / loans		
ther general administrative expenses otal expenses otal expenses redit and other financial assets impairment ther impairment perating profit (loss) come tax expense ET PROFIT (LOSS) agreement formation on Asset Quality 2020.03 rovisions for loans rovisions for loans / loans, % rovisions for receivables rovisions for receivables / receivables, % rovisions for other doubtful assets rovisions for other doubtful assets rovisions for other doubtful active / other doubtful active, % Prudential Requirements and Ratios iquidity Coverage Ratio (LCR), % aptial adequacy Common Equity Tier 1 capital ratio, % 24 Total capital ratio, % 25 Total capital ratio, % 26 Total capital ratio, % 27 Total capital ratio, % 28 Total capital ratio, % 29 Total capital ratio, % 20 Total capital ra		
oral expenses rofit before impairment redit and other financial assets impairment their impairment perating profit (loss) come tax expense ET PROFIT (LOSS) and Tornation on Asset Quality 2020.03 and Tornation on Sanctions Applied to the Bank During the Reporting Quarter 2020.03 and Tornation on Sanctions Applied to the Bank During the Reporting Quarter 2020.03 and Tornation on Sanctions Applied to the Bank During the Reporting Quarter 2020.03 are expensed and the Assessment Institutions Assigned or Changed Ratings arropean Merchant Bank, UAB individual credit ratings were not assigned or changed in 2020 Profitability ratios eturn on total assets, %		
refit before impairment there impairment there in impairment generating profit (loss) generating profit (loss) second tax expense ET PROFIT (LOSS) Information on Asset Quality 2020.63 rovisions for loans / loans, % rovisions for loans / loans, % rovisions for loans / loans, % rovisions for receivables / receivables, % rovisions for other doubtful assets rovisions for other doubtful assets rovisions for other doubtful active / other doubtful active, % Prudential Requirements and Ratios 2020.03 iquidity Coverage Ratio (LCR), % 4 i apital adequacy Common Equity Tier I capital ratio, % 24 Total capital ratio, % 25 Total capital ratio, % 26 Total capital ratio, % 27 Total capital ratio, % 28 Total capital ratio, % 29 Total capital ratio, % 20 20 20 20 20 20 20 20 20		
redit and other financial assets impairment ther impairment perating profit (loss) chome tax expense ET PROFIT (LOSS) chome tax expense ET PROFIT (LOSS) chown to a sexpense et a profit of the sexpense et a profit of the sexpense covisions for loans / loans, % rovisions for loans / loans, % rovisions for receivables rovisions for receivables / receivables, % rovisions for receivables / receivables / revisions for other doubtful active / other doubtful active, % Prudential Requirements and Ratios aguidity Coverage Ratio (LCR), % apital adequacy Common Equity Tier 1 capital ratio, % 24 Total capital ratio, % 24 Total capital ratio, % 25 arge exposure ratio, % 26 et stable funding ratio (NSFR), % 76 conformation on Sanctions Applied to the Bank During the Reporting Quarter 2020.03 conformation on Sanctions Applied to the Bank During the Reporting Quarter 2020.03 conformation on Sanctions Applied to the Bank During the Reporting Quarter 2020.03 conformation on Sanctions Applied to the Bank During the Reporting Quarter 2020.03 conformation on Sanctions Applied to the Bank During the Reporting Quarter 2020.03 conformation on Sanctions Applied to the Bank During the Reporting Quarter 2020.03 conformation on Sanctions Applied to the Bank During the Reporting Quarter 2020.03 conformation on Sanctions Applied to the Bank During the Reporting Quarter 2020.03 conformation on Sanctions Applied to the Bank During the Reporting Quarter 2020.03 conformation on Sanctions Applied to the Bank During the Reporting Quarter 2020.03 conformation on Sanctions Applied to the Bank During the Reporting Quarter 2020.03 conformation on Sanctions Applied to the Bank Quarter Sanctions Sancti		-8
ther impairment **Decrating profit (loss)** **Come tax expense** **ET PROFIT (LOSS)** **Information on Asset Quality** **Torvisions for loans** **Provisions for loans** **Provisions for loans** **Provisions for receivables* **Provisions for receivables* **Provisions for receivables* **Provisions for other doubtful assets** **Provisions for other doubtful assets** **Provisions for other doubtful active / other doubtful active, %* **Prudential Requirements and Ratios** **Prudential Requirements*		
perating profit (loss) Apperating profit (l	•	-
Information on Asset Quality Provisions for Ioans Information on Asset Quality Provisions for Ioans Ioans Ioans, % Ioansions for receivables Ioans Ioans, for receivables, % Ioansions for other doubtful assets Ioansions for other doubtful active / other doubtful active, % Ioansions for other doubtful active,		-8.
Information on Asset Quality Provisions for loans Provisions for loans / loans, % Provisions for receivables /		
rovisions for loans / loans, % rovisions for receivables / receivables, % rovisions for receivables / receivables / receivables / receivables / receivables / rovisions for other doubtful active / other doubtful active, % Prudential Requirements and Ratios 2020.03 riquidity Coverage Ratio (LCR), % 41 rapital adequacy Common Equity Tier 1 capital ratio, % 24 Tier 1 capital ratio, % 24 Tier 1 capital ratio, % 24 arge exposure ratio, % 21 et stable funding ratio (NSFR), % 76 Information on Sanctions Applied to the Bank During the Reporting Quarter 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 Profitability ratios 2020.03 Profitability ratios 2020.03 Profitability ratios 2020.03 Profitability ratios 2020.03	NET PROFIT (LOSS)	-8:
rovisions for loans / loans, % rovisions for receivables / receivables, % rovisions for receivables / receivables / receivables / receivables / receivables / rovisions for other doubtful active / other doubtful active, % Prudential Requirements and Ratios 2020.03 riquidity Coverage Ratio (LCR), % 41 rapital adequacy Common Equity Tier 1 capital ratio, % 24 Tier 1 capital ratio, % 24 Tier 1 capital ratio, % 24 arge exposure ratio, % 21 et stable funding ratio (NSFR), % 76 Information on Sanctions Applied to the Bank During the Reporting Quarter 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 Profitability ratios 2020.03 Profitability ratios 2020.03 Profitability ratios 2020.03 Profitability ratios 2020.03		
rovisions for loans / loans, % rovisions for receivables / receivables, % rovisions for receivables / receivables / receivables / receivables / receivables / rovisions for other doubtful active / other doubtful active, % Prudential Requirements and Ratios 2020.03 riquidity Coverage Ratio (LCR), % 41 rapital adequacy Common Equity Tier 1 capital ratio, % 24 Tier 1 capital ratio, % 24 Tier 1 capital ratio, % 24 arge exposure ratio, % 21 et stable funding ratio (NSFR), % 76 Information on Sanctions Applied to the Bank During the Reporting Quarter 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 Profitability ratios 2020.03 Profitability ratios 2020.03 Profitability ratios 2020.03 Profitability ratios 2020.03		
rovisions for loans / loans, % rovisions for receivables rovisions for receivables / receivables, % rovisions for other doubtful assets rovisions for other doubtful active / other doubtful active, % Prudential Requirements and Ratios apididity Coverage Ratio (LCR), % 4 1 apital adequacy Common Equity Tier 1 capital ratio, % 24 Total capital ratio, % 24 Total capital ratio, % 24 arge exposure ratio, % 10 arge exposure ratio, % 76 Information on Sanctions Applied to the Bank During the Reporting Quarter 26 26 27 28 28 29 20 20 20 20 20 20 20 20 20	information on Asset Quality	2020.03.
rovisions for receivables Provisions for other doubtful assets Provisions for other doubtful active / other doubtful active, % Prudential Requirements and Ratios apital adequacy Common Equity Tier I capital ratio, % Tier I capital ratio, % Tier I capital ratio, % 24 Tier I capital ratio, % 25 Total capital ratio, % 26 Total capital ratio, % 27 Total capital ratio, % 28 Total capital ratio, % 29 Total capital ratio, % 20 Tota	rovisions for loans	(
rovisions for receivables / receivables, % rovisions for other doubtful assets rovisions for other doubtful active / other doubtful active, % Prudential Requirements and Ratios iquidity Coverage Ratio (LCR), % apital adequacy Common Equity Tier 1 capital ratio, % Tier 1 capital ratio, % 24 Tree 1 capital ratio, % 24 arge exposure ratio, % 10 iet stable funding ratio (NSFR), % 76 Information on Sanctions Applied to the Bank During the Reporting Quarter 2020.03 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 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03	rovisions for loans / loans, %	(
Prudential Requirements and Ratios 2020.03 signidity Coverage Ratio (LCR), % 41 agrital adequacy Common Equity Tier 1 capital ratio, % 224 Total capital ratio, % 234 Total capital ratio, % 24 Total capital ratio, % 25 Total capital ratio, % 26 Total capital ratio, % 27 Total capital ratio, % 28 Total capital ratio, % 29 Total capital ratio, % 20 Tot		(
Prudential Requirements and Ratios 2020.03 iquidity Coverage Ratio (LCR), % 41 apital adequacy Common Equity Tier 1 capital ratio, % 24 Total capital ratio, % 24 Total capital ratio, % 24 arge exposure ratio, % 10 et stable funding ratio (NSFR), % 76 Information on Sanctions Applied to the Bank During the Reporting Quarter 2020.03 Caternal Credit Assessment Institutions Assigned or Changed Ratings 2020.03 Caternal Credit Assessment Institutions Assigned or changed in 2020 Profitability ratios 2020.03 curopean Merchant Bank, UAB individual credit ratings were not assigned or changed in 2020 2020.03 curopean Merchant Bank, UAB individual credit ratings were not assigned or changed in 2020 2020.03 curopean Merchant Bank, UAB individual credit ratings were not assigned or changed in 2020 2020.03 curopean Merchant Bank, UAB individual credit ratings were not assigned or changed in 2020 2020.03 curopean Merchant Bank, UAB individual credit ratings were not assigned or changed in 2020		(
Prudential Requirements and Ratios apital adequacy Common Equity Tier 1 capital ratio, % Ter 1 capital ratio, % Total capital ratio, % 24 arge exposure ratio, % 10 et stable funding ratio (NSFR), % 76 Information on Sanctions Applied to the Bank During the Reporting Quarter The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in 2020 External Credit Assessment Institutions Assigned or Changed Ratings External Credit Assessment Institutions Assigned Assigned Assigned Assigned Assigne		(
iquidity Coverage Ratio (LCR), % apital adequacy Common Equity Tier 1 capital ratio, % 24 Total capital ratio, % 24 Total capital ratio, % 24 arge exposure ratio, % 10 et stable funding ratio (NSFR), % 76 Anticommon Sanctions Applied to the Bank During the Reporting Quarter 2020.03 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 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings	tovisions for other doubtful active / other doubtful active, %	
iquidity Coverage Ratio (LCR), % apital adequacy Common Equity Tier 1 capital ratio, % 24 Total capital ratio, % 24 Total capital ratio, % 24 arge exposure ratio, % 10 et stable funding ratio (NSFR), % 76 Anticommon Sanctions Applied to the Bank During the Reporting Quarter 2020.03 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 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings		
iquidity Coverage Ratio (LCR), % apital adequacy Common Equity Tier 1 capital ratio, % 24 Total capital ratio, % 24 Total capital ratio, % 24 arge exposure ratio, % 10 et stable funding ratio (NSFR), % 76 Anticommon Sanctions Applied to the Bank During the Reporting Quarter 2020.03 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 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings	Prudential Requirements and Ratios	2020.03.
Apital adequacy Common Equity Tier 1 capital ratio, % 24 Total capital ratio, % 24 Total capital ratio, % 24 arge exposure ratio, % 1 et stable funding ratio (NSFR), % 76 Information on Sanctions Applied to the Bank During the Reporting Quarter 2020.03 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 European Merchant Bank, UAB individual credit ratings were not assigned or changed in 2020 Profitability ratios 2020.03 eturn on total assets, %		4 8
Tier 1 capital ratio, % Total capital ratio, % 24 arge exposure ratio, % 10 tet stable funding ratio (NSFR), % 76 Information on Sanctions Applied to the Bank During the Reporting Quarter 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 Profitability ratios 2020.03 Profitability ratios 2020.03	apital adequacy	
Total capital ratio, % 24 arge exposure ratio, % 1 ter stable funding ratio (NSFR), % 76 Information on Sanctions Applied to the Bank During the Reporting Quarter 2020.03 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 European Merchant Bank, UAB individual credit ratings were not assigned or changed in 2020 Profitability ratios 2020.03 eturn on total assets, %	Common Equity Tier 1 capital ratio, %	244
arge exposure ratio, % et stable funding ratio (NSFR), % 76 76 76 76 76 76 76 76 76 7	Tier 1 capital ratio, %	244
ret stable funding ratio (NSFR), % 76 Information on Sanctions Applied to the Bank During the Reporting Quarter 2020.03 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 European Merchant Bank, UAB individual credit ratings were not assigned or changed in 2020 Profitability ratios 2020.03 eturn on total assets, %		244
Information on Sanctions Applied to the Bank During the Reporting Quarter The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in 2020 External Credit Assessment Institutions Assigned or Changed Ratings Turopean Merchant Bank, UAB individual credit ratings were not assigned or changed in 2020 Profitability ratios 2020.03		
External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed In 2020 2020.03 External Credit Assessment Institutions Assigned or Changed In 2020 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03	et stable funding ratio (NSFR), %	76.
External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed In 2020 2020.03 External Credit Assessment Institutions Assigned or Changed In 2020 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 External Credit Assessment Institutions Assigned or Changed Ratings 2020.03		
External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 European Merchant Bank, UAB individual credit ratings were not assigned or changed in 2020 Profitability ratios 2020.03 eturn on total assets, %	nformation on Sanctions Applied to the Bank During the Reporting Quarter	2020.03.
External Credit Assessment Institutions Assigned or Changed Ratings 2020.03 European Merchant Bank, UAB individual credit ratings were not assigned or changed in 2020 Profitability ratios 2020.03 European Merchant Bank, UAB individual credit ratings were not assigned or changed in 2020 Profitability ratios 2020.03		
Profitability ratios eturn on total assets, %		
Profitability ratios eturn on total assets, %		
Profitability ratios eturn on total assets, %	External Credit Assessment Institutions Assigned or Changed Ratings	2020.03.
Profitability ratios 2020.03 eturn on total assets, %	European Merchant Bank, UAB individual credit ratings were not assigned or changed in 2020	
eturn on total assets, %		
eturn on total assets, %		
	Profitability ratios	2020.03.