

European Merchant Bank, UAB
 Unaudited Financial Statements Q1 2021

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

Balance Sheet Statement	2021-03-31
ASSETS	
Loan and advances to credit institutions	39 990
Loans to the public	12 073
Debt securities	-
Equity instruments	-
Intangible assets	790
Properties and equipment	489
Deferred tax assets	793
Other assets	189
TOTAL ASSETS	54 324
LIABILITIES AND EQUITY	
Liabilities	
Deposits from central banks and credit institutions	3 975
Deposits and borrowings from the public	38 933
Other financial liabilities and provisions	633
Total liabilities	43 541
Shareholders equity	
Share Capital	15 300
Other Reserves	-
Retained Earnings	-4 517
Total equity	10 783
TOTAL LIABILITIES AND EQUITY	54 324

Income Statement	2021-03-31
Interest Income	130
Interest Expense	-59
Net Interest Income	71
Fee and commission income	643
Fee and commission expenses	-38
Net Fee and commission income	605
Net gains and losses on financial items	-4
Foreign exchange effect	12
Other income	-
Total income	684
Staff costs	627
Other general administrative expenses	468
Total expenses	1 095
Profit before impairment	-411
Credit and other financial assets impairment	75
Other impairment	-
Operating profit (loss)	-486
Income tax expense	93
NET PROFIT (LOSS)	-393

Information on Asset Quality	2021-03-31
Provisions for loans	73,0
Provisions for loans / loans, %	0,6
Provision 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	2021-03-31
Liquidity Coverage Ratio (LCR), %	174,5
Capital adequacy	
Common Equity Tier 1 capital ratio, %	26,9
Tier 1 capital ratio, %	26,9
Total capital ratio, %	26,9
Large exposure ratio, %	71,5
Net stable funding ratio (NSFR) , %	151,4

Information on Sanctions Applied to the Bank During the Reporting Quarter	2021-03-31
The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in Q1 2021	

External Credit Assessment Institutions Assigned or Changed Ratings	2021-03-31
European Merchant Bank, UAB individual credit ratings were not assigned or changed in Q1 2021	

Profitability Ratios	2021-03-31
Return on total assets, %	-3,0
Return on equity, %	-18,5