

European Merchant Bank, UAB
Unaudited Financial Statements Q2 2021

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

Balance Sheet Statement	2021-06-30
ASSETS	
Loan and advances to credit institutions	61 059
Loans to the public	20 024
Debt securities	-
Equity instruments	-
Intangible assets	1 092
Properties and equipment	450
Deferred tax assets	844
Other assets	287
TOTAL ASSETS	83 756
LIABILITIES AND EQUITY	
Liabilities	
Deposits from central banks and credit institutions	3 842
Deposits and borrowings from the public	68 639
Other financial liabilities and provisions	809
Total liabilities	73 290
Shareholders equity	
Share Capital	15 300
Other Reserves	-
Retained Earnings	-4 834
Total equity	10 466
TOTAL LIABILITIES AND EQUITY	83 756

Income Statement	2021-06-30
Interest Income	419
Interest Expense	-137
Net Interest Income	282
Fee and commission income	1 536
Fee and commission expenses	-84
Net Fee and commission income	1 452
Net gains and losses on financial items	3
Foreign exchange effect	10
Net gain (loss) from equity securities	-138
Other income	-
Total income	1 609
Staff costs	1 338
Other general administrative expenses	1 033
Total expenses	2 371
Profit before impairment	-762
Credit and other financial assets impairment	91
Other impairment	-
Operating profit (loss)	-853
Income tax expense	144
NET PROFIT (LOSS)	-709

Information on Asset Quality	2021-06-30
Provisions for loans	90,0
Provisions for loans / loans, %	0,4
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	2021-06-30
Liquidity Coverage Ratio (LCR), %	306,8
Capital adequacy	
Common Equity Tier 1 capital ratio, %	22,9
Tier 1 capital ratio, %	22,9
Total capital ratio, %	22,9
Large exposure ratio, %	88,4
Net stable funding ratio (NSFR), %	203,9

Information on Sanctions Applied to the Bank During the Reporting Quarter	2021-06-30
The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in Q2 2021	

External Credit Assessment Institutions Assigned or Changed Ratings	2021-06-30
European Merchant Bank, UAB individual credit ratings were not assigned or changed in Q2 2021	

Profitability Ratios	2021-06-30
Return on total assets, %	-2,1
Return on equity, %	-17,1

