

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

<b>Balance Sheet Statement</b>	<b>2022-06-30</b>	<b>2021-12-31</b>
<b>ASSETS</b>		
Loan and advances to credit institutions	87 425	54 644
Loans to the public	23 687	29 680
Debt securities	-	-
Equity instruments	-	-
Intangible assets	1 460	1 225
Properties and equipment	296	372
Deferred tax assets	727	805
Other assets	734	599
<b>TOTAL ASSETS</b>	<b>114 329</b>	<b>87 325</b>
<b>LIABILITIES AND EQUITY</b>		
<b>Liabilities</b>		
Deposits from central banks and credit institutions	8 299	50 302
Deposits and borrowings from the public	94 660	25 630
Other financial liabilities and provisions	669	823
<b>Total liabilities</b>	<b>103 628</b>	<b>76 755</b>
<b>Shareholders equity</b>		
Share Capital	15 300	15 300
Other Reserves	-	-
Retained Earnings	-4 599	-4 730
<b>Total equity</b>	<b>10 701</b>	<b>10 570</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>114 329</b>	<b>87 325</b>

<b>Income Statement</b>	<b>2022-06-30 / 2022-01-01</b>	<b>2021-06-30 / 2021-01-01</b>
Interest Income	937	419
Interest Expense	-253	-137
<b>Net Interest Income</b>	<b>684</b>	<b>282</b>
Fee and commission income	2 471	1 536
Fee and commission expenses	-67	-84
<b>Net Fee and commission income</b>	<b>2 404</b>	<b>1 452</b>
<b>Net gains and losses on financial items</b>	<b>-33</b>	<b>3</b>
Foreign exchange effect	32	10
<b>Net gain (loss) from equity securities</b>	<b>-</b>	<b>-138</b>
Other income	5	-
<b>Total income</b>	<b>3 092</b>	<b>1 609</b>
Staff costs	1 549	1 338
Other general administrative expenses	1 316	1 033
<b>Total expenses</b>	<b>2 865</b>	<b>2 371</b>
<b>Profit before impairment</b>	<b>227</b>	<b>-762</b>
Credit and other financial assets impairment	-18	91
Other impairment	-	-
<b>Operating profit (loss)</b>	<b>245</b>	<b>-853</b>
Income tax expense	-115	144
<b>NET PROFIT (LOSS)</b>	<b>130</b>	<b>-709</b>

<b>Information on Asset Quality</b>	<b>2022-06-30</b>	<b>2021-12-31</b>
Provisions for loans	75,0	93,0
Provisions for loans / loans, %	0,3	0,3
Provision for receivables	0,0	0,0
Provisions for receivables / receivables, %	0,0	0,0
Provisions for other doubtful assets	0,0	0,0
Provisions for other doubtful active / other doubtful active, %	0,0	0,0

<b>Prudential Requirements and Ratios</b>	<b>2022-06-30</b>	<b>2021-12-31</b>
Liquidity Coverage Ratio (LCR), %	144,0	174,8
<b>Capital adequacy</b>		
Common Equity Tier 1 capital ratio, %	22,4	18,6
Tier 1 capital ratio, %	22,4	18,6
Total capital ratio, %	22,4	18,6
Large exposure ratio, %	24,0	30,3
Net stable funding ratio (NSFR) , %	209,3	170,0

<b>Information on Sanctions Applied to the Bank During the Reporting Quarter</b>	<b>2022-06-30</b>
The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in Q2 2022	

<b>External Credit Assessment Institutions Assigned or Changed Ratings</b>	<b>2022-06-30</b>
European Merchant Bank, UAB individual credit ratings were not assigned or changed in Q2 2022	

<b>Profitability Ratios</b>	<b>2022-06-30</b>	<b>2021-12-31</b>
Return on total assets, %	0,3	-0,8
Return on equity, %	2,5	-5,9