

European Merchant Bank, UAB
 Financial Statements 2022

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

Balance Sheet Statement 2022-12-31

ASSETS	
Loan and advances to credit institutions	87 897
Loans to the public	23 726
Derivatives	5
Debt securities	-
Equity instruments	-
Intangible assets	1 616
Properties and equipment	225
Deferred tax assets	603
Other assets	906
TOTAL ASSETS	114 978
LIABILITIES AND EQUITY	
Liabilities	
Deposits from central banks and credit institutions	60 309
Deposits and borrowings from the public	41 410
Derivatives	-
Other financial liabilities and provisions	2 377
Total liabilities	104 096
Shareholders equity	
Share Capital	15 300
Other Reserves	-
Retained Earnings	(4 418)
Total equity	10 882
TOTAL LIABILITIES AND EQUITY	114 978

Income Statement 2022-12-31

Interest income	1 833
Interest Expense	(461)
Net Interest Income	1 372
Fee and commission income	5 277
Fee and commission expenses	(95)
Net Fee and commission income	5 182
Net gains and losses on financial items	(35)
Foreign exchange effect	35
Net gain (loss) from equity securities	
Other income	15
Total income	6 569
Staff costs	2 966
Other general administrative expenses	2 914
Total expenses	5 880
Profit before impairment	689
Credit and other financial assets impairment	(78)
Other impairment	-
Operating profit (loss)	611
Income tax expense	(299)
NET PROFIT (LOSS)	312

Information on Asset Quality 2022-12-31

Provisions for loans	99,0
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 2022-12-31

Liquidity Coverage Ratio (LCR), %	306,8
Capital adequacy	
Common Equity Tier 1 capital ratio, %	22,8
Tier 1 capital ratio, %	22,8
Total capital ratio, %	22,8
Large exposure ratio for non-institutions, %	23,8
Large exposure ratio for institutions, %	44,5
Net stable funding ratio (NSFR), %	231,0

Information on Sanctions Applied to the Bank During the Reporting Quarter 2022-12-31

The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in Q4 2022

External Credit Assessment Institutions Assigned or Changed Ratings 2022-12-31

European Merchant Bank, UAB individual credit ratings were not assigned or changed in Q4 2022

Profitability Ratios 2022-12-31

Return on total assets, %	0,3
Return on equity, %	2,9