

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

Balance Sheet Statement	2023-03-31	2022-12-31
ASSETS		
Loan and advances to credit institutions	75 329	87 897
Loans to the public	25 920	23 726
Debt securities	-	-
Equity instruments	-	-
Intangible assets	1 849	1 616
Properties and equipment	179	225
Deferred tax assets	566	603
Other assets	903	911
TOTAL ASSETS	104 746	114 978
LIABILITIES AND EQUITY		
Liabilities		
Deposits from central banks and credit institutions	6 728	5 639
Deposits and borrowings from the public	86 096	96 080
Other financial liabilities and provisions	903	2 377
Total liabilities	93 727	104 096
Shareholders equity		
Share Capital	15 300	15 300
Other Reserves	-	-
Retained Earnings	-4 281	-4 418
Total equity	11 019	10 882
TOTAL LIABILITIES AND EQUITY	104 746	114 978

Income Statement	2023-03-31 / 2023-01-01	2022-03-31 / 2022-01-01
Interest Income	754	478
Interest Expense	-127	-119
Net Interest Income	627	359
Fee and commission income	1 460	1 134
Fee and commission expenses	-23	-36
Net Fee and commission income	1 437	1 098
Net gains and losses on financial items	2	-7
Foreign exchange effect	-1	10
Net gain (loss) from equity securities	-	-
Other income	5	5
Total income	2 070	1 465
Staff costs	916	787
Other general administrative expenses	873	582
Total expenses	1 789	1 369
Profit before impairment	281	96
Credit and other financial assets impairment	60	-13
Other impairment	-	-
Operating profit (loss)	221	109
Income tax expense	-85	-55
NET PROFIT (LOSS)	136	54

Information on Asset Quality	2023-03-31	2022-12-31
Provisions for loans	120,0	99,0
Provisions for loans / loans, %	0,5	0,4
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

Prudential Requirements and Ratios	2023-03-31	2022-12-31
Liquidity Coverage Ratio (LCR), %	208,4	306,8
Capital adequacy		
Common Equity Tier 1 capital ratio, %	21,9	22,8
Tier 1 capital ratio, %	21,9	22,8
Total capital ratio, %	21,9	22,8
Large exposure ratio for non-institutions, %	23,6	23,1
Large exposure ratio for institutions, %	32,8	44,6
Net stable funding ratio (NSFR), %	208,9	231,1
Leverage ratio, %	8,2	7,6

Information on Sanctions Applied to the Bank During the Reporting Quarter 2023-03-31
The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in Q1 2023

External Credit Assessment Institutions Assigned or Changed Ratings 2023-03-31
European Merchant Bank, UAB individual credit ratings were not assigned or changed in Q1 2023

Profitability Ratios	2023-03-31	2022-12-31
Return on total assets, %	0,5	0,3
Return on equity, %	5,0	2,9