

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

Balance Sheet Statement	2023-06-30	2022-12-31
ASSETS		
Loan and advances to credit institutions	94 041	87 897
Loans to the public	33 123	23 726
Debt securities	-	-
Equity instruments	-	-
Intangible assets	1 838	1 616
Properties and equipment	142	225
Deferred tax assets	532	603
Other assets	945	911
TOTAL ASSETS	130 621	114 978
LIABILITIES AND EQUITY		
Liabilities		
Deposits from central banks and credit institutions	12 306	5 639
Deposits and borrowings from the public	106 097	96 080
Other financial liabilities and provisions	1 025	2 377
Total liabilities	119 428	104 096
Shareholders equity		
Share Capital	15 300	15 300
Other Reserves	-	-
Retained Earnings	-4 107	-4 418
Total equity	11 193	10 882
TOTAL LIABILITIES AND EQUITY	130 621	114 978

Income Statement	2023-06-30 /	2022-06-30 /
	2023-01-01	2022-01-01
Interest Income	1 817	937
Interest Expense	-373	-253
Net Interest Income	1 444	684
Fee and commission income	2 868	2 471
Fee and commission expenses	-41	-67
Net Fee and commission income	2 827	2 404
Net gains and losses on financial items	8	-33
Foreign exchange effect	-3	32
Net gain (loss) from equity securities	-	-
Other income	5	5
Total income	4 281	3 092
Staff costs	1 994	1 549
Other general administrative expenses	1 631	1 316
Total expenses	3 625	2 865
Profit before impairment	656	227
Credit and other financial assets impairment	194	-18
Other impairment	-	-
Operating profit (loss)	462	245
Income tax expense	-151	-115
NET PROFIT (LOSS)	311	130

Information on Asset Quality	2023-06-30	2022-12-31
Provisions for loans	285,0	99,0
Provisions for loans / loans, %	0,9	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	2023-06-30	2022-12-31
Liquidity Coverage Ratio (LCR), %	212,0	306,8
Capital adequacy		
Common Equity Tier 1 capital ratio, %	19,1	22,8
Tier 1 capital ratio, %	19,1	22,8
Total capital ratio, %	19,1	22,8
Large exposure ratio for non-institutions, %	23,5	23,1
Large exposure ratio for institutions, %	11,6	44,6
Net stable funding ratio (NSFR), %	232,3	231,1
Leverage ratio, %	6,6	7,6

Information on Sanctions Applied to the Bank During the Reporting Quarter **2023-06-30**
The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in Q2 2023

External Credit Assessment Institutions Assigned or Changed Ratings **2023-06-30**
European Merchant Bank, UAB individual credit ratings were not assigned or changed in Q2 2023

Profitability Ratios	2023-06-30	2022-12-31
Return on total assets, %	0,6	0,3
Return on equity, %	5,7	2,9