

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

Balance Sheet Statement	2023-09-30	2022-12-31
ASSETS		
Loan and advances to credit institutions	86 294	87 897
Loans to the public	33 541	23 726
Debt securities	-	-
Equity instruments	-	-
Intangible assets	1 858	1 616
Properties and equipment	108	225
Deferred tax assets	497	603
Other assets	987	911
TOTAL ASSETS	123 285	114 978
LIABILITIES AND EQUITY		
Liabilities		
Deposits from central banks and credit institutions	13 175	5 639
Deposits and borrowings from the public	97 664	96 080
Other financial liabilities and provisions	1 014	2 377
Total liabilities	111 853	104 096
Shareholders equity		
Share Capital	15 300	15 300
Other Reserves	-	-
Retained Earnings	-3 868	-4 418
Total equity	11 432	10 882
TOTAL LIABILITIES AND EQUITY	123 285	114 978

Income Statement	2023-09-30 / 2023-01-01	2022-09-30 / 2022-01-01
Interest Income	3 149	1 317
Interest Expense	-840	-357
Net Interest Income	2 309	960
Fee and commission income	4 455	3 946
Fee and commission expenses	-80	-100
Net Fee and commission income	4 375	3 846
Net gains and losses on financial items	6	-33
Foreign exchange effect	-1	32
Net gain (loss) from equity securities	-	-
Other income	5	5
Total income	6 694	4 810
Staff costs	2 872	2 374
Other general administrative expenses	2 739	2 039
Total expenses	5 611	4 413
Profit before impairment	1 083	397
Credit and other financial assets impairment	288	-8
Other impairment	-	-
Operating profit (loss)	795	405
Income tax expense	-245	-184
NET PROFIT (LOSS)	550	221

Information on Asset Quality	2023-09-30	2022-12-31
Provisions for loans	84,0	99,0
Provisions for loans / loans, %	0,2	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	2023-09-30	2022-12-31
Liquidity Coverage Ratio (LCR), %	212,8	306,8
Capital adequacy		
Common Equity Tier 1 capital ratio, %	18,1	22,8
Tier 1 capital ratio, %	18,1	22,8
Total capital ratio, %	18,1	22,8
Large exposure ratio for non-institutions, %	23,5	23,1
Large exposure ratio for institutions, %	23,5	44,6
Net stable funding ratio (NSFR), %	222,6	231,1
Leverage ratio, %	6,9	7,6

Information on Sanctions Applied to the Bank During the Reporting Quarter **2023-09-30**
The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in Q3 2023

External Credit Assessment Institutions Assigned or Changed Ratings **2023-09-30**
European Merchant Bank, UAB individual credit ratings were not assigned or changed in Q3 2023

Profitability Ratios	2023-09-30	2022-12-31
Return on total assets, %	0,7	0,3