

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

Balance Sheet Statement	2023-12-31	2022-12-31
ASSETS		
Loan and advances to credit institutions	107.580	87.897
Bonds at amortized costs	415	-
Loans to the public	35.925	23.726
Debt securities	-	-
Equity instruments	-	-
Intangible assets	1.945	1.616
Properties and equipment	78	225
Deferred tax assets	755	603
Other assets	942	911
TOTAL ASSETS	147.640	114.978
LIABILITIES AND EQUITY		
Liabilities		
Deposits from central banks and credit institutions	21.472	5.639
Deposits and borrowings from the public	112.290	96.080
Other financial liabilities and provisions	1.905	2.377
Total liabilities	135.667	104.096
Shareholders equity		
Share Capital	15.300	15.300
Other Reserves	-	-
Retained Earnings	-3.327	-4.418
Total equity	11.973	10.882
TOTAL LIABILITIES AND EQUITY	147.640	114.978

Income Statement	2023-12-31	2022-12-31
Interest Income	4.783	1.833
Interest Expense	-1.415	-461
Net Interest Income	3.368	1.372
Fee and commission income	5.932	5.277
Fee and commission expenses	-90	-95
Net Fee and commission income	5.842	5.182
Net gains and losses on financial items	4	-35
Foreign exchange effect	-12	35
Net gain (loss) from equity securities	-	-
Other income	101	15
Total income	9.303	6.569
Staff costs	4.182	3.208
Other general administrative expenses	3.463	2.672
Total expenses	7.645	5.880
Profit before impairment	1.658	689
Credit and other financial assets impairment	656	78
Other impairment	-	-
Operating profit (loss)	1.002	611
Income tax expense	89	-299
NET PROFIT (LOSS)	1.091	312

Information on Asset Quality	2023-12-31	2022-12-31
Provisions for loans	736,0	99,0
Provisions for loans / loans, %	2,0	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	2023-12-31	2022-12-31
Liquidity Coverage Ratio (LCR), %	155,9	306,8
Capital adequacy		
Common Equity Tier 1 capital ratio, %	17,6	22,8
Tier 1 capital ratio, %	17,6	22,8
Total capital ratio, %	17,6	22,8
Large exposure ratio for non-institutions, %	21,6	23,1
Large exposure ratio for institutions, %	10,7	44,6
Net stable funding ratio (NSFR), %	221,0	231,1
Leverage ratio, %	6,3	7,6

Information on Sanctions Applied to the Bank During the Reporting Quarter 2023-12-31

The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in Q4 2023

External Credit Assessment Institutions Assigned or Changed Ratings 2023-12-31

European Merchant Bank, UAB individual credit ratings were not assigned or changed in Q4 2023

Profitability Ratios	2023-12-31	2022-12-31
Return on total assets, %	0,8	0,3
Return on equity, %	9,5	2,9