

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

Balance Sheet Statement	2024-03-31	2023-12-31
<b>ASSETS</b>		
Loan and advances to credit institutions	96.860	107.580
Bonds at amortized costs	935	415
Loans to the public	36.578	35.925
Debt securities	-	-
Equity instruments	-	-
Intangible assets	1.963	1.945
Properties and equipment	720	78
Deferred tax assets	710	755
Other assets	967	942
<b>TOTAL ASSETS</b>	<b>138.733</b>	<b>147.640</b>
<b>LIABILITIES AND EQUITY</b>		
<b>Liabilities</b>		
Deposits from central banks and credit institutions	5.976	21.472
Deposits and borrowings from the public	118.344	112.290
Other financial liabilities and provisions	2.050	1.905
<b>Total liabilities</b>	<b>126.370</b>	<b>135.667</b>
<b>Shareholders equity</b>		
Share Capital	15.300	15.300
Other Reserves	-	-
Retained Earnings	-2.937	-3.327
<b>Total equity</b>	<b>12.363</b>	<b>11.973</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>138.733</b>	<b>147.640</b>

Income Statement	2024-03-31 / 2024-01-01	2023-03-31 / 2023-01-01
Interest Income	1.584	754
Interest Expense	-582	-127
<b>Net Interest Income</b>	<b>1.002</b>	<b>627</b>
Fee and commission income	1.678	1.460
Fee and commission expenses	-35	-23
<b>Net Fee and commission income</b>	<b>1.643</b>	<b>1.437</b>
<b>Net gains and losses on financial items</b>	<b>-10</b>	<b>2</b>
Foreign exchange effect	5	-1
<b>Net gain (loss) from equity securities</b>	<b>-</b>	<b>-</b>
Other income	-	5
<b>Total income</b>	<b>2.640</b>	<b>2.070</b>
Staff costs	1.015	916
Other general administrative expenses	1.113	873
<b>Total expenses</b>	<b>2.128</b>	<b>1.789</b>
<b>Profit before impairment</b>	<b>512</b>	<b>281</b>
Credit and other financial assets impairment	44	60
Other impairment	-	-
<b>Operating profit (loss)</b>	<b>468</b>	<b>221</b>
Income tax expense	-77	-85
<b>NET PROFIT (LOSS)</b>	<b>391</b>	<b>136</b>

Information on Asset Quality	2024-03-31	2023-12-31
Provisions for loans	781,0	736,0
Provisions for loans / loans, %	2,1	2,0
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	2024-03-31	2023-12-31
Liquidity Coverage Ratio (LCR), %	155,5	155,9
<b>Capital adequacy</b>		
Common Equity Tier 1 capital ratio, %	17,9	17,6
Tier 1 capital ratio, %	17,9	17,6
Total capital ratio, %	17,9	17,6
Large exposure ratio for non-institutions, %	21,4	21,6
Large exposure ratio for institutions, %	10,1	10,7
Net stable funding ratio (NSFR), %	218,5	221,0
Leverage ratio, %	6,8	6,3

**Information on Sanctions Applied to the Bank During the Reporting Quarter** 2024-03-31  
The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in Q1 2024

**External Credit Assessment Institutions Assigned or Changed Ratings** 2024-03-31  
European Merchant Bank, UAB individual credit ratings were not assigned or changed in Q1 2024

Profitability Ratios	2024-03-31	2023-12-31
Return on total assets, %	1,1	0,8
Return on equity, %	12,8	9,5