

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

Balance Sheet Statement	2024-06-30	2023-12-31
<b>ASSETS</b>		
Loan and advances to credit institutions	106 271	107 580
Bonds at amortized costs	939	415
Loans to the public	39 630	35 925
Debt securities	-	-
Equity instruments	-	-
Intangible assets	1 983	1 945
Properties and equipment	681	78
Deferred tax assets	671	755
Other assets	1 013	942
<b>TOTAL ASSETS</b>	<b>151 188</b>	<b>147 640</b>
<b>LIABILITIES AND EQUITY</b>		
<b>Liabilities</b>		
Deposits from central banks and credit institutions	9 400	21 472
Deposits and borrowings from the public	127 542	112 290
Other financial liabilities and provisions	1 637	1 905
<b>Total liabilities</b>	<b>138 579</b>	<b>135 667</b>
<b>Shareholders equity</b>		
Share Capital	15 300	15 300
Other Reserves	-	-
Retained Earnings	-2 691	-3 327
<b>Total equity</b>	<b>12 609</b>	<b>11 973</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>151 188</b>	<b>147 640</b>

Income Statement	2024-06-30 / 2024-01-01	2023-06-30 / 2023-01-01
Interest Income	3 226	1 817
Interest Expense	-1 162	-373
<b>Net Interest Income</b>	<b>2 064</b>	<b>1 444</b>
Fee and commission income	3 246	2 868
Fee and commission expenses	-73	-41
<b>Net Fee and commission income</b>	<b>3 173</b>	<b>2 827</b>
<b>Net gains and losses on financial items</b>	<b>-14</b>	<b>8</b>
Foreign exchange effect	5	-3
<b>Net gain (loss) from equity securities</b>	<b>-</b>	<b>-</b>
Other income	-	5
<b>Total income</b>	<b>5 228</b>	<b>4 281</b>
Staff costs	2 082	1 994
Other general administrative expenses	2 220	1 631
<b>Total expenses</b>	<b>4 302</b>	<b>3 625</b>
<b>Profit before impairment</b>	<b>926</b>	<b>656</b>
Credit and other financial assets impairment	154	194
Other impairment	-	-
<b>Operating profit (loss)</b>	<b>772</b>	<b>462</b>
Income tax expense	-136	-151
<b>NET PROFIT (LOSS)</b>	<b>636</b>	<b>311</b>

Information on Asset Quality	2024-06-30	2023-12-31
Provisions for loans	895,0	736,0
Provisions for loans / loans, %	2,2	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	2024-06-30	2023-12-31
Liquidity Coverage Ratio (LCR), %	170,9	155,9
<b>Capital adequacy</b>		
Common Equity Tier 1 capital ratio, %	17,1	17,6
Tier 1 capital ratio, %	17,1	17,6
Total capital ratio, %	17,1	17,6
Large exposure ratio for non-institutions, %	21,4	21,6
Large exposure ratio for institutions, %	10,6	10,7
Net stable funding ratio (NSFR), %	212,6	221,0
Leverage ratio, %	6,2	6,3

**Information on Sanctions Applied to the Bank During the Reporting Quarter** 2024-06-30  
The temporary payment account restriction by Bank of Lithuania is removed on 12 February 2024

**External Credit Assessment Institutions Assigned or Changed Ratings** 2024-06-30  
European Merchant Bank, UAB individual credit ratings were not assigned or changed in Q2 2024

Profitability Ratios	2024-06-30	2023-12-31
Return on total assets, %	0,9	0,8
Return on equity, %	10,3	9,5