

<b>Statement of Financial Position</b>		<b>2020.06.30</b>
<b>ASSETS</b>		
Loans and advances to credit institutions		6,109
Loans to the public		884
Debt securities		0
Equity instruments		0
Intangible assets		681
Property, plant and equipment		585
Other assets		157
<b>TOTAL ASSETS</b>		<b>8,416</b>
<b>LIABILITIES AND EQUITY</b>		
<b>Liabilities</b>		
Deposits from central banks and credit institutions		0
Deposits and borrowings from the public		441
Other financial liabilities and provisions		648
<b>Total liabilities</b>		<b>1,089</b>
<b>Shareholders equity</b>		
Share capital		10,300
Other reserves		0
Retained earnings		-2,973
<b>Total equity</b>		<b>7,327</b>
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>8,416</b>

<b>Income Statement</b>		<b>2020.06.30</b>
Interest income		11
Interest expenses		0
<b>Net interest income</b>		<b>11</b>
Fee and commission income		35
Fee and commission expenses		0
<b>Net fee and commission income</b>		<b>35</b>
<b>Net gains and losses on financial items</b>		<b>0</b>
<b>Foreign exchange effect</b>		<b>-15</b>
Other income		0
<b>Total income</b>		<b>31</b>
Staff costs		887
Other general administrative expenses		786
<b>Total expenses</b>		<b>1,673</b>
<b>Profit before impairment</b>		<b>-1,642</b>
Credit and other financial assets impairment		0
Other impairment		0
<b>Operating profit (loss)</b>		<b>-1,642</b>
Income tax expense		0
<b>NET PROFIT (LOSS)</b>		<b>-1,642</b>

<b>Information on Asset Quality</b>		<b>2020.06.30</b>
Provisions for loans		0.0
Provisions for loans / loans, %		0.0
Provisions for receivables		0.0
Provisions for receivables / receivables, %		0.0
Provisions for other doubtful assets		0.0
Provisions for other doubtful active / other doubtful active, %		0.0

<b>Prudential Requirements and Ratios</b>		<b>2020.06.30</b>
Liquidity Coverage Ratio (LCR), %		250,9
<b>Capital adequacy</b>		
Common Equity Tier 1 capital ratio, %		146,3
Tier 1 capital ratio, %		146,3
Total capital ratio, %		146,3
Large exposure ratio, %		59,9
Net stable funding ratio (NSFR), %		312,7

<b>Information on Sanctions Applied to the Bank During the Reporting Quarter</b>		<b>2020.06.30</b>
The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in 2020		

<b>External Credit Assessment Institutions Assigned or Changed Ratings</b>		<b>2020.06.30</b>
European Merchant Bank, UAB individual credit ratings were not assigned or changed in 2020		

<b>Profitability Ratios</b>		<b>2020.06.30</b>
Return on total assets, %		-19,5
Return on equity, %		-22,4