



Balance Sheet Statement	2020-12-31
ASSETS	
Loans and advances to credit institutions	45,992
Loans to the public	1,990
Debt securities	-
Equity instruments	-
Intangible assets	818
Properties and equipment	525
Deferred tax assets	700
Other assets	143
TOTAL ASSETS	50,167
LIABILITIES AND EQUITY	
Liabilities	
Deposits from central banks and credit institutions	472
Deposits and borrowings from the public	37,655
Other financial liabilities and provisions	5,864
Total liabilities	43,992
Shareholders equity	
Share Capital	10,300
Other Reserves	-
Retained Earnings	-4,124
Total equity	6,176
TOTAL LIABILITIES AND EQUITY	50,167

Income Statement	2020-12-31
Interest Income	110
Interest Expense	-82
Net Interest Income	29
Fee and commission income	397
Fee and commission expenses	-63
Net Fee and commission income	334
Net gains and losses on financial items	38
Foreign exchange effect	-62
Other income	0
Total income	338
Staff costs	2,150
Other general administrative expenses	1,679
Total expenses	3,829
Profit before impairment	-3,491
Credit and other financial assets impairment	-1
Other impairment	-
Operating profit (loss)	-3,492
Income tax expense	700
NET PROFIT (LOSS)	-2,792

Information on Asset Quality	2020-12-31
Provisions for loans	-1,5
Provisions for loans / loans, %	0,1
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

Prudential Requirements and Ratios	2020-12-31
Liquidity Coverage Ratio (LCR), %	171,9
Capital adequacy	
Common Equity Tier 1 capital ratio, %	22,9
Tier 1 capital ratio, %	22,9
Total capital ratio, %	22,9
Large exposure ratio, %	85,9
Net stable funding ratio (NSFR), %	270,2

Information on Sanctions Applied to the Bank During the Reporting Quarter	2020-12-31
The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in 2020	

External Credit Assessment Institutions Assigned or Changed Ratings	2020-12-31
European Merchant Bank, UAB individual credit ratings were not assigned or changed in 2020	

Profitability Ratios	2020-12-31
Return on total assets, %	-9,3
Return on equity, %	-68,6