



Balance Sheet Statement	2021-03-31
ASSETS	
Loans and advances to credit institutions	39 990
Loans to the public	12 073
Debt securities	-
Equity instruments	-
Intangible assets	790
Properties and equipment	489
Deferred tax assets	793
Other assets	189
TOTAL ASSETS	54 324
LIABILITIES AND EQUITY	
Liabilities	
Deposits from central banks and credit institutions	3 975
Deposits and borrowings from the public	38 933
Other financial liabilities and provisions	633
Total liabilities	43 541
Shareholders equity	
Share Capital	15 300
Other Reserves	-
Retained Earnings	-4 517
Total equity	10 783
TOTAL LIABILITIES AND EQUITY	54 324

Income Statement	2021-03-31
Interest Income	130
Interest Expense	-59
Net Interest Income	71
Fee and commission income	643
Fee and commission expenses	-38
Net Fee and commission income	605
Net gains and losses on financial items	-4
Foreign exchange effect	12
Other income	-
Total income	684
Staff costs	627
Other general administrative expenses	468
Total expenses	1 095
Profit before impairment	-411
Credit and other financial assets impairment	75
Other impairment	-
Operating profit (loss)	-486
Income tax expense	93
NET PROFIT (LOSS)	-393

Information on Asset Quality	2021-03-31
Provisions for loans	73,0
Provisions for loans / loans, %	0,6
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	2021-03-31
Liquidity Coverage Ratio (LCR), %	174,5
Capital adequacy	
Common Equity Tier 1 capital ratio, %	26,9
Tier 1 capital ratio, %	26,9
Total capital ratio, %	26,9
Large exposure ratio, %	71,5
Net stable funding ratio (NSFR), %	151,4

Information on Sanctions Applied to the Bank During the Reporting Quarter	2021-03-31
The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in Q1 2021	

External Credit Assessment Institutions Assigned or Changed Ratings	2021-03-31
European Merchant Bank, UAB individual credit ratings were not assigned or changed in Q1 2021	

Profitability Ratios	2021-03-31
Return on total assets, %	-3,0
Return on equity, %	-18,5