



<b>Balance Sheet Statement</b>	<b>2022-03-31</b>	<b>2021-12-31</b>
<b>ASSETS</b>		
Loan and advances to credit institutions	71 417	54 644
Loans to the public	25 020	29 680
Debt securities	-	-
Equity instruments	-	-
Intangible assets	1 231	1 225
Properties and equipment	338	372
Deferred tax assets	767	805
Other assets	684	599
<b>TOTAL ASSETS</b>	<b>99 457</b>	<b>87 325</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
Deposits from central banks and credit institutions	60 379	50 302
Deposits and borrowings from the public	27 693	25 630
Other financial liabilities and provisions	761	823
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>88 833</b>	<b>76 755</b>
<b>SHAREHOLDERS EQUITY</b>		
Share Capital	15 300	15 300
Other Reserves	-	-
Retained Earnings	-4 676	-4 730
<b>TOTAL EQUITY</b>	<b>10 624</b>	<b>10 570</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>99 457</b>	<b>87 325</b>

<b>Income Statement</b>	<b>2022-03-31 / 2022-01-01</b>	<b>2021-03-31 / 2021-01-01</b>
Interest Income	478	130
Interest Expense	-119	-59
<b>Net Interest Income</b>	<b>359</b>	<b>71</b>
Fee and commission income	1 134	643
Fee and commission expenses	-36	-38
<b>Net Fee and commission income</b>	<b>1 098</b>	<b>605</b>
<b>Net gains and losses on financial items</b>	<b>-7</b>	<b>-4</b>
<b>Foreign exchange effect</b>	<b>10</b>	<b>12</b>
<b>Net gain (loss) from equity securities</b>	<b>-</b>	<b>-</b>
Other income	5	-
<b>Total income</b>	<b>1 465</b>	<b>684</b>
Staff costs	787	627
Other general administrative expenses	582	468
<b>Total expenses</b>	<b>1 369</b>	<b>1 095</b>
<b>Profit before impairment</b>	<b>96</b>	<b>-411</b>
Credit and other financial assets impairment	-13	75
Other impairment	-	-
<b>Operating profit (loss)</b>	<b>109</b>	<b>-486</b>
Income tax expense	-55	93
<b>NET PROFIT (LOSS)</b>	<b>54</b>	<b>-393</b>

<b>Information on Asset Quality</b>	<b>2022-03-31</b>	<b>2021-12-31</b>
Provisions for loans	80,0	93,0
Provisions for loans / loans, %	0,3	0,3
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

<b>Prudential Requirements and Ratios</b>	<b>2022-03-31</b>	<b>2021-12-31</b>
Liquidity Coverage Ratio (LCR), %	183,1	174,8
<b>Capital adequacy</b>		
Common Equity Tier 1 capital ratio, %	21,8	18,6
Tier 1 capital ratio, %	21,8	18,6
Total capital ratio, %	21,8	18,6
Large exposure ratio, %	30,4	30,3
Net stable funding ratio (NSFR), %	194,1	170,0

**Information on Sanctions Applied to the Bank During the Reporting Quarter** **2022-03-31**  
 The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in Q1 2022

**External Credit Assessment Institutions Assigned or Changed Ratings** **2022-03-31**  
 European Merchant Bank, UAB individual credit ratings were not assigned or changed in Q1 2022

<b>Profitability Ratios</b>	<b>2022-03-31</b>	<b>2021-12-31</b>
Return on total assets, %	0,2	-0,8
Return on equity, %	2,1	-5,9