



Balance Sheet Statement	2022-06-30	2021-12-31
ASSETS		
Loan and advances to credit institutions	87 425	54 644
Loans to the public	23 687	29 680
Debt securities	-	-
Equity instruments	-	-
Intangible assets	1 460	1 225
Properties and equipment	296	372
Deferred tax assets	727	805
Other assets	734	599
TOTAL ASSETS	114 329	87 325
LIABILITIES AND EQUITY		
LIABILITIES		
Deposits from central banks and credit institutions	8 299	50 302
Deposits and borrowings from the public	94 660	25 630
Other financial liabilities and provisions	669	823
TOTAL LIABILITIES AND EQUITY	103 628	76 755
SHAREHOLDERS EQUITY		
Share Capital	15 300	15 300
Other Reserves	-	-
Retained Earnings	-4 599	-4 730
TOTAL EQUITY	10 701	10 570
TOTAL LIABILITIES AND EQUITY	114 329	87 325

Income Statement	2022-06-30 / 2022-01-01	2021-06-30 / 2021-01-01
Interest Income	937	419
Interest Expense	-253	-137
Net Interest Income	684	282
Fee and commission income	2 471	1 536
Fee and commission expenses	-67	-84
Net Fee and commission income	2 404	1 452
Net gains and losses on financial items	-33	3
Foreign exchange effect	32	10
Net gain (loss) from equity securities	-	-138
Other income	5	-
Total income	3 092	1 609
Staff costs	1 549	1 338
Other general administrative expenses	1 316	1 033
Total expenses	2 865	2 371
Profit before impairment	227	-762
Credit and other financial assets impairment	-18	91
Other impairment	-	-
Operating profit (loss)	245	-853
Income tax expense	-115	144
NET PROFIT (LOSS)	130	-709

Information on Asset Quality	2022-06-30	2021-12-31
Provisions for loans	75,0	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

Prudential Requirements and Ratios	2022-06-30	2021-12-31
Liquidity Coverage Ratio (LCR), %	144,0	174,8
Capital adequacy		
Common Equity Tier 1 capital ratio, %	22,4	18,6
Tier 1 capital ratio, %	22,4	18,6
Total capital ratio, %	22,4	18,6
Large exposure ratio, %	24,0	30,3
Net stable funding ratio (NSFR), %	209,3	170,0

Information on Sanctions Applied to the Bank During the Reporting Quarter **2022-06-30**
 The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in Q2 2022

External Credit Assessment Institutions Assigned or Changed Ratings **2022-06-30**
 European Merchant Bank, UAB individual credit ratings were not assigned or changed in Q2 2022

Profitability Ratios	2022-06-30	2021-12-31
Return on total assets, %	0,3	-0,8
Return on equity, %	2,5	-5,9