



Balance Sheet Statement	2022-09-30	2021-12-31
ASSETS		
Loan and advances to credit institutions	80 349	54 644
Loans to the public	21 867	29 680
Debt securities	-	-
Equity instruments	-	-
Intangible assets	1 504	1 225
Properties and equipment	260	372
Deferred tax assets	682	805
Other assets	868	599
TOTAL ASSETS	105 530	87 325
LIABILITIES AND EQUITY		
LIABILITIES		
Deposits from central banks and credit institutions	4 929	50 302
Deposits and borrowings from the public	88 901	25 630
Other financial liabilities and provisions	907	823
TOTAL LIABILITIES AND EQUITY	94 737	76 755
SHAREHOLDERS EQUITY		
Share Capital	15 300	15 300
Other Reserves	-	-
Retained Earnings	-4 509	-4 730
TOTAL EQUITY	10 791	10 570
TOTAL LIABILITIES AND EQUITY	105 528	87 325

Income Statement	2022-09-30 / 2022-01-01	2022-09-30 / 2022-06-30
Interest Income	1 317	380
Interest Expense	-357	-104
Net Interest Income	960	276
Fee and commission income	3 946	1 475
Fee and commission expenses	-100	-33
Net Fee and commission income	3 846	1 442
Net gains and losses on financial items	-33	-
Foreign exchange effect	32	-
Net gain (loss) from equity securities	-	-
Other income	5	-
Total income	4 810	1 718
Staff costs	2 374	825
Other general administrative expenses	2 039	723
Total expenses	4 413	1 548
Profit before impairment	397	170
Credit and other financial assets impairment	-8	10
Other impairment	-	-
Operating profit (loss)	405	160
Income tax expense	-184	-69
NET PROFIT (LOSS)	221	91

Information on Asset Quality	2022-09-30	2021-12-31
Provisions for loans	84,0	93,0
Provisions for loans / loans, %	0,4	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	2022-09-30	2021-12-31
Liquidity Coverage Ratio (LCR), %	152,1	174,8
Capital adequacy		
Common Equity Tier 1 capital ratio, %	23,3	18,6
Tier 1 capital ratio, %	23,3	18,6
Total capital ratio, %	23,3	18,6
Large exposure ratio for non-institutions, %	23,9	24,0
Large exposure ratio for institutions, %	60,0	30,3
Net stable funding ratio (NSFR), %	232,6	170,0

Information on Sanctions Applied to the Bank During the Reporting Quarter **2022-09-30**
 The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in Q3 2022

External Credit Assessment Institutions Assigned or Changed Ratings **2022-09-30**
 European Merchant Bank, UAB individual credit ratings were not assigned or changed in Q3 2022

Profitability Ratios	2022-09-30	2021-12-31
Return on total assets, %	0,3	-0,8
Return on equity, %	2,8	-5,9