



| Balance Sheet Statement | 2023-03-31 | 2022-12-31 |
|---|-------------------|-------------------|
| ASSETS | | |
| Loan and advances to credit institutions | 75 329 | 87 897 |
| Loans to the public | 25 920 | 23 726 |
| Debt securities | - | - |
| Equity instruments | - | - |
| Intangible assets | 1 849 | 1 616 |
| Properties and equipment | 179 | 225 |
| Deferred tax assets | 566 | 603 |
| Other assets | 903 | 911 |
| TOTAL ASSETS | 104 746 | 114 978 |
| LIABILITIES AND EQUITY | | |
| LIABILITIES | | |
| Deposits from central banks and credit institutions | 6 728 | 5 639 |
| Deposits and borrowings from the public | 86 096 | 96 080 |
| Other financial liabilities and provisions | 903 | 2 377 |
| TOTAL LIABILITIES AND EQUITY | 93 727 | 104 096 |
| SHAREHOLDERS EQUITY | | |
| Share Capital | 15 300 | 15 300 |
| Other Reserves | - | - |
| Retained Earnings | -4 281 | -4 418 |
| TOTAL EQUITY | 11 019 | 10 882 |
| TOTAL LIABILITIES AND EQUITY | 104 746 | 114 978 |

| Income Statement | 2023-03-31 / 2023-01-01 | 2022-03-31 / 2022-01-01 |
|--|------------------------------------|------------------------------------|
| Interest Income | 754 | 478 |
| Interest Expense | -127 | -119 |
| Net Interest Income | 627 | 359 |
| Fee and commission income | 1 460 | 1 134 |
| Fee and commission expenses | -23 | -36 |
| Net Fee and commission income | 1 437 | 1 098 |
| Net gains and losses on financial items | 2 | -7 |
| Foreign exchange effect | -1 | 10 |
| Net gain (loss) from equity securities | - | - |
| Other income | 5 | 5 |
| Total income | 2 070 | 1 465 |
| Staff costs | 916 | 787 |
| Other general administrative expenses | 873 | 582 |
| Total expenses | 1 789 | 1 369 |
| Profit before impairment | 281 | 96 |
| Credit and other financial assets impairment | 60 | -13 |
| Other impairment | - | - |
| Operating profit (loss) | 221 | 109 |
| Income tax expense | -85 | -55 |
| NET PROFIT (LOSS) | 136 | 54 |

| Information on Asset Quality | 2023-03-31 | 2022-12-31 |
|---|-------------------|-------------------|
| Provisions for loans | 120,0 | 99,0 |
| Provisions for loans / loans, % | 0,5 | 0,4 |
| 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 | 2023-03-31 | 2022-12-31 |
|--|-------------------|-------------------|
| Liquidity Coverage Ratio (LCR), % | 208,4 | 306,8 |
| Capital adequacy | | |
| Common Equity Tier 1 capital ratio, % | 21,9 | 22,8 |
| Tier 1 capital ratio, % | 21,9 | 22,8 |
| Total capital ratio, % | 21,9 | 22,8 |
| Large exposure ratio for non-institutions, % | 23,6 | 23,1 |
| Large exposure ratio for institutions, % | 32,8 | 44,6 |
| Net stable funding ratio (NSFR), % | 208,9 | 231,1 |
| Leverage ratio, % | 8,2 | 7,6 |

Information on Sanctions Applied to the Bank During the Reporting Quarter **2023-03-31**
 The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in Q1 2023

External Credit Assessment Institutions Assigned or Changed Ratings **2023-03-31**
 European Merchant Bank, UAB individual credit ratings were not assigned or changed in Q1 2023

| Profitability Ratios | 2023-03-31 | 2022-12-31 |
|-----------------------------|-------------------|-------------------|
| Return on total assets, % | 0,5 | 0,3 |
| Return on equity, % | 5,0 | 2,9 |