



| <b>Balance Sheet Statement</b>                      | <b>2023-06-30</b> | <b>2022-12-31</b> |
|---|-------------------|-------------------|
| <b>ASSETS</b>                                       |                   |                   |
| Loan and advances to credit institutions            | 94 041            | 87 897            |
| Loans to the public                                 | 33 123            | 23 726            |
| Debt securities                                     | -                 | -                 |
| Equity instruments                                  | -                 | -                 |
| Intangible assets                                   | 1 838             | 1 616             |
| Properties and equipment                            | 142               | 225               |
| Deferred tax assets                                 | 532               | 603               |
| Other assets  | 945               | 911               |
| <b>TOTAL ASSETS</b>                                 | <b>130 621</b>    | <b>114 978</b>    |
| <b>LIABILITIES AND EQUITY</b>                       |                   |                   |
| <b>LIABILITIES</b>                                  |                   |                   |
| Deposits from central banks and credit institutions | 12 306            | 5 639             |
| Deposits and borrowings from the public             | 106 097           | 96 080            |
| Other financial liabilities and provisions          | 1 025             | 2 377             |
| <b>TOTAL LIABILITIES AND EQUITY</b>                 | <b>119 428</b>    | <b>104 096</b>    |
| <b>SHAREHOLDERS EQUITY</b>                          |                   |                   |
| Share Capital                                       | 15 300            | 15 300            |
| Other Reserves                                      | -                 | -                 |
| Retained Earnings                                   | -4 107            | -4 418            |
| <b>TOTAL EQUITY</b>                                 | <b>11 193</b>     | <b>10 882</b>     |
| <b>TOTAL LIABILITIES AND EQUITY</b>                 | <b>130 621</b>    | <b>114 978</b>    |

| <b>Income Statement</b>                        | <b>2023-06-30 /<br/>2023-01-01</b> | <b>2022-06-30 /<br/>2022-01-01</b> |
|--|------------------------------------|------------------------------------|
| Interest Income                                | 1 817                              | 937                                |
| Interest Expense                               | -373                               | -253                               |
| <b>Net Interest Income</b>                     | <b>1 444</b>                       | <b>684</b>                         |
| Fee and commission income                      | 2 868                              | 2 471                              |
| Fee and commission expenses                    | -41                                | -67                                |
| <b>Net Fee and commission income</b>           | <b>2 827</b>                       | <b>2 404</b>                       |
| <b>Net gains and losses on financial items</b> | <b>8</b>                           | <b>-33</b>                         |
| <b>Foreign exchange effect</b>                 | <b>-3</b>                          | <b>32</b>                          |
| <b>Net gain (loss) from equity securities</b>  | <b>-</b>                           | <b>-</b>                           |
| Other income                                   | 5                                  | 5                                  |
| <b>Total income</b>                            | <b>4 281</b>                       | <b>3 092</b>                       |
| Staff costs                                    | 1 994                              | 1 549                              |
| Other general administrative expenses          | 1 631                              | 1 316                              |
| <b>Total expenses</b>                          | <b>3 625</b>                       | <b>2 865</b>                       |
| <b>Profit before impairment</b>                | <b>656</b>                         | <b>227</b>                         |
| Credit and other financial assets impairment   | 194                                | -18                                |
| Other impairment                               | -                                  | -                                  |
| <b>Operating profit (loss)</b>                 | <b>462</b>                         | <b>245</b>                         |
| Income tax expense                             | -151                               | -115                               |
| <b>NET PROFIT (LOSS)</b>                       | <b>311</b>                         | <b>130</b>                         |

| <b>Information on Asset Quality</b>                             | <b>2023-06-30</b> | <b>2022-12-31</b> |
|---|-------------------|-------------------|
| Provisions for loans  | 285,0             | 99,0              |
| Provisions for loans / loans, %                                 | 0,9               | 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               |

| <b>Prudential Requirements and Ratios</b>    | <b>2023-06-30</b> | <b>2022-12-31</b> |
|--|-------------------|-------------------|
| Liquidity Coverage Ratio (LCR), %            | 212,0             | 306,8             |
| <b>Capital adequacy</b>                      |                   |                   |
| Common Equity Tier 1 capital ratio, %        | 19,1              | 22,8              |
| Tier 1 capital ratio, %                      | 19,1              | 22,8              |
| Total capital ratio, %                       | 19,1              | 22,8              |
| Large exposure ratio for non-institutions, % | 23,5              | 23,1              |
| Large exposure ratio for institutions, %     | 11,6              | 44,6              |
| Net stable funding ratio (NSFR), %           | 232,3             | 231,1             |
| Leverage ratio, %                            | 6,6               | 7,6               |

**Information on Sanctions Applied to the Bank During the Reporting Quarter** **2023-06-30**  
 The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in Q2 2023

**External Credit Assessment Institutions Assigned or Changed Ratings** **2023-06-30**  
 European Merchant Bank, UAB individual credit ratings were not assigned or changed in Q2 2023

| <b>Profitability Ratios</b> | <b>2023-06-30</b> | <b>2022-12-31</b> |
|-----------------------------|-------------------|-------------------|
| Return on total assets, %   | 0,6               | 0,3               |
| Return on equity, %         | 5,7               | 2,9               |