



<b>Balance Sheet Statement</b>	<b>2023-09-30</b>	<b>2022-12-31</b>
<b>ASSETS</b>		
Loan and advances to credit institutions	86 294	87 897
Loans to the public	33 541	23 726
Debt securities	-	-
Equity instruments	-	-
Intangible assets	1 858	1 616
Properties and equipment	108	225
Deferred tax assets	497	603
Other assets	987	911
<b>TOTAL ASSETS</b>	<b>123 285</b>	<b>114 978</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
Deposits from central banks and credit institutions	13 175	5 639
Deposits and borrowings from the public	97 664	96 080
Other financial liabilities and provisions	1 014	2 377
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>111 853</b>	<b>104 096</b>
<b>SHAREHOLDERS EQUITY</b>		
Share Capital	15 300	15 300
Other Reserves	-	-
Retained Earnings	-3 868	-4 418
<b>TOTAL EQUITY</b>	<b>11 432</b>	<b>10 882</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>123 285</b>	<b>114 978</b>

<b>Income Statement</b>	<b>2023-09-30 / 2023-01-01</b>	<b>2022-09-30 / 2022-01-01</b>
Interest Income	3 149	1 317
Interest Expense	-840	-357
<b>Net Interest Income</b>	<b>2 309</b>	<b>960</b>
Fee and commission income	4 455	3 946
Fee and commission expenses	-80	-100
<b>Net Fee and commission income</b>	<b>4 375</b>	<b>3 846</b>
<b>Net gains and losses on financial items</b>	<b>6</b>	<b>-33</b>
<b>Foreign exchange effect</b>	<b>-1</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>6 694</b>	<b>4 810</b>
Staff costs	2 872	2 374
Other general administrative expenses	2 739	2 039
<b>Total expenses</b>	<b>5 611</b>	<b>4 413</b>
<b>Profit before impairment</b>	<b>1 083</b>	<b>397</b>
Credit and other financial assets impairment	288	-8
Other impairment	-	-
<b>Operating profit (loss)</b>	<b>795</b>	<b>405</b>
Income tax expense	-245	-184
<b>NET PROFIT (LOSS)</b>	<b>550</b>	<b>221</b>

<b>Information on Asset Quality</b>	<b>2023-09-30</b>	<b>2022-12-31</b>
Provisions for loans	84,0	99,0
Provisions for loans / loans, %	0,2	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>2023-09-30</b>	<b>2022-12-31</b>
Liquidity Coverage Ratio (LCR), %	212,8	306,8
<b>Capital adequacy</b>		
Common Equity Tier 1 capital ratio, %	18,1	22,8
Tier 1 capital ratio, %	18,1	22,8
Total capital ratio, %	18,1	22,8
Large exposure ratio for non-institutions, %	23,5	23,1
Large exposure ratio for institutions, %	23,5	44,6
Net stable funding ratio (NSFR), %	222,6	231,1
Leverage ratio, %	6,9	7,6

**Information on Sanctions Applied to the Bank During the Reporting Quarter** **2023-09-30**  
 The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in Q3 2023

**External Credit Assessment Institutions Assigned or Changed Ratings** **2023-09-30**  
 European Merchant Bank, UAB individual credit ratings were not assigned or changed in Q3 2023

<b>Profitability Ratios</b>	<b>2023-09-30</b>	<b>2022-12-31</b>
Return on total assets, %	0,7	0,3