



<b>Balance Sheet Statement</b>	<b>2023-12-31</b>	<b>2022-12-31</b>
<b>ASSETS</b>		
Loan and advances to credit institutions	107.580	87.897
Bonds at amortized costs	415	-
Loans to the public	35.925	23.726
Debt securities	-	-
Equity instruments	-	-
Intangible assets	1.945	1.616
Properties and equipment	78	225
Deferred tax assets	755	603
Other assets	942	911
<b>TOTAL ASSETS</b>	<b>147.640</b>	<b>114.978</b>
<b>LIABILITIES AND EQUITY</b>		
<b>Liabilities</b>		
Deposits from central banks and credit institutions	21.472	5.639
Deposits and borrowings from the public	112.290	96.080
Other financial liabilities and provisions	1.905	2.377
<b>Total liabilities</b>	<b>135.667</b>	<b>104.096</b>
<b>Shareholders equity</b>		
Share Capital	15.300	15.300
Other Reserves	-	-
Retained Earnings	-3.327	-4.418
<b>Total equity</b>	<b>11.973</b>	<b>10.882</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>147.640</b>	<b>114.978</b>

<b>Income Statement</b>	<b>2023-12-31</b>	<b>2022-12-31</b>
Interest Income	4.783	1.833
Interest Expense	-1.415	-461
<b>Net Interest Income</b>	<b>3.368</b>	<b>1.372</b>
Fee and commission income	5.932	5.277
Fee and commission expenses	-90	-95
<b>Net Fee and commission income</b>	<b>5.842</b>	<b>5.182</b>
<b>Net gains and losses on financial items</b>	<b>4</b>	<b>-35</b>
<b>Foreign exchange effect</b>	<b>-12</b>	<b>35</b>
<b>Net gain (loss) from equity securities</b>	<b>-</b>	<b>-</b>
Other income	101	15
<b>Total income</b>	<b>9.303</b>	<b>6.569</b>
Staff costs	4.182	3.208
Other general administrative expenses	3.463	2.672
<b>Total expenses</b>	<b>7.645</b>	<b>5.880</b>
<b>Profit before impairment</b>	<b>1.658</b>	<b>689</b>
Credit and other financial assets impairment	656	78
Other impairment	-	-
<b>Operating profit (loss)</b>	<b>1.002</b>	<b>611</b>
Income tax expense	89	-299
<b>NET PROFIT (LOSS)</b>	<b>1.091</b>	<b>312</b>

<b>Information on Asset Quality</b>	<b>2023-12-31</b>	<b>2022-12-31</b>
Provisions for loans	736,0	99,0
Provisions for loans / loans, %	2,0	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>2023-12-31</b>	<b>2022-12-31</b>
Liquidity Coverage Ratio (LCR), %	155,9	306,8
<b>Capital adequacy</b>		
Common Equity Tier 1 capital ratio, %	17,6	22,8
Tier 1 capital ratio, %	17,6	22,8
Total capital ratio, %	17,6	22,8
Large exposure ratio for non-institutions, %	21,6	23,1
Large exposure ratio for institutions, %	10,7	44,6
Net stable funding ratio (NSFR) , %	221,0	231,1
Leverage ratio, %	6,3	7,6

<b>Information on Sanctions Applied to the Bank During the Reporting Quarter</b>	<b>2023-12-31</b>
The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in Q4 2023	

<b>External Credit Assessment Institutions Assigned or Changed Ratings</b>	<b>2023-12-31</b>
European Merchant Bank, UAB individual credit ratings were not assigned or changed in Q4 2023	

<b>Profitability Ratios</b>	<b>2023-12-31</b>	<b>2022-12-31</b>
Return on total assets, %	0,8	0,3
Return on equity, %	9,5	2,9