



Balance Sheet Statement	2024-03-31	2023-12-31
ASSETS		
Loan and advances to credit institutions	96.860	1047.580
Bonds at amortized costs	935	415
Loans to the public	36.578	35.925
Debt securities	-	-
Equity instruments	-	-
Intangible assets	1.963	1.945
Properties and equipment	720	78
Deferred tax assets	710	755
Other assets	967	942
TOTAL ASSETS	138.733	147.640
LIABILITIES AND EQUITY		
Liabilities		
Deposits from central banks and credit institutions	5.976	21.472
Deposits and borrowings from the public	118.344	112.290
Other financial liabilities and provisions	2.050	1.905
Total liabilities	126.370	135.667
Shareholders equity		
Share Capital	15.300	15.300
Other Reserves	-	-
Retained Earnings	-2.937	-3.327
Total equity	12.363	11.973
TOTAL LIABILITIES AND EQUITY	138.733	147.640

Income Statement	2024-03-31 / 2024-01-01	2023-03-31 / 2023-01-01
Interest Income	1.584	754
Interest Expense	-582	-127
Net Interest Income	1.002	627
Fee and commission income	1.678	1.460
Fee and commission expenses	-35	-23
Net Fee and commission income	1.643	1.437
Net gains and losses on financial items	-10	2
Foreign exchange effect	5	-1
Net gain (loss) from equity securities	-	-
Other income	-	5
Total income	2.640	2.070
Staff costs	1.015	916
Other general administrative expenses	1.113	873
Total expenses	2.128	1.789
Profit before impairment	512	281
Credit and other financial assets impairment	44	60
Other impairment	-	-
Operating profit (loss)	468	221
Income tax expense	-77	-85
NET PROFIT (LOSS)	391	136

Information on Asset Quality	2024-03-31	2023-12-31
Provisions for loans	781,0	736,0
Provisions for loans / loans, %	2,1	2,0
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	2024-03-31	2023-12-31
Liquidity Coverage Ratio (LCR), %	155,5	155,9
Capital adequacy		
Common Equity Tier 1 capital ratio, %	17,9	17,6
Tier 1 capital ratio, %	17,9	17,6
Total capital ratio, %	17,9	17,6
Large exposure ratio for non-institutions, %	21,4	21,6
Large exposure ratio for institutions, %	10,1	10,7
Net stable funding ratio (NSFR), %	218,5	221,0
Leverage ratio, %	6,8	6,3

Information on Sanctions Applied to the Bank During the Reporting Quarter **2024-03-31**
 The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in Q1 2024

External Credit Assessment Institutions Assigned or Changed Ratings **2024-03-31**
 European Merchant Bank, UAB individual credit ratings were not assigned or changed in Q1 2024

Profitability Ratios	2024-03-31	2023-12-31
Return on total assets, %	1,1	0,8
Return on equity, %	12,8	9,5