



Balance Sheet Statement	2024-09-30	2023-12-31
ASSETS		
Loan and advances to credit institutions	138 440	107 580
Bonds at amortized costs	940	415
Loans to the public	42 062	35 925
Debt securities	-	-
Equity instruments	-	-
Intangible assets	2 171	1 945
Properties and equipment	638	78
Deferred tax assets	603	755
Other assets	1 171	942
TOTAL ASSETS	186 025	147 640
LIABILITIES AND EQUITY		
Liabilities		
Deposits from central banks and credit institutions	2 992	21 472
Deposits and borrowings from the public	167 790	112 290
Other financial liabilities and provisions	2 267	1 905
Total liabilities	173 049	135 667
Shareholders equity		
Share Capital	15 300	15 300
Other Reserves	-	-
Retained Earnings	-2 324	-3 327
Total equity	12 976	11 973
TOTAL LIABILITIES AND EQUITY	186 025	147 640

Income Statement	2024-09-30 / 2024-01-01	2023-09-30 / 2023-01-01
Interest Income	5 035	3 149
Interest Expense	-1 801	-840
Net Interest Income	3 234	2 309
Fee and commission income	4 919	4 455
Fee and commission expenses	-108	-80
Net Fee and commission income	4 811	4 375
Net gains and losses on financial items	-5	6
Foreign exchange effect	-11	-1
Net gain (loss) from equity securities	-	-
Other income	-	5
Total income	8 029	6 694
Staff costs	3 238	2 872
Other general administrative expenses	3 329	2 739
Total expenses	6 567	5 611
Profit before impairment	1 462	1 083
Credit and other financial assets impairment	228	288
Other impairment	-	-
Operating profit (loss)	1 234	795
Income tax expense	-233	-245
NET PROFIT (LOSS)	1 001	550

Information on Asset Quality	2024-09-30	2023-12-31
Provisions for loans	972,0	736,0
Provisions for loans / loans, %	2,3	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	2024-09-30	2023-12-31
Liquidity Coverage Ratio (LCR), %	159,3	155,9
Capital adequacy		
Common Equity Tier 1 capital ratio, %	16,6	17,6
Tier 1 capital ratio, %	16,6	17,6
Total capital ratio, %	16,6	17,6
Large exposure ratio for non-institutions, %	21,7	21,6
Large exposure ratio for institutions, %	12,2	10,7
Net stable funding ratio (NSFR), %	204,9	221,0
Leverage ratio, %	5,0	6,3

Information on Sanctions Applied to the Bank During the Reporting Quarter **2024-09-30**
 The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in Q3 2024

External Credit Assessment Institutions Assigned or Changed Ratings **2024-09-30**
 European Merchant Bank, UAB individual credit ratings were not assigned or changed in Q3 2024

Profitability Ratios	2024-09-30	2023-12-31
Return on total assets, %	1,1	0,8
Return on equity, %	11,7	9,5