



Balance Sheet Statement		2021-06-30
ASSETS		
Loan and advances to credit institutions		61 059
Loans to the public		20 024
Debt securities		-
Equity instruments		-
Intangible assets		1 092
Properties and equipment		450
Deferred tax assets		844
Other assets		287
TOTAL ASSETS		83 756
LIABILITIES AND EQUITY		
Liabilities		
Deposits from central banks and credit institutions		3 842
Deposits and borrowings from the public		68 639
Other financial liabilities and provisions		809
Total liabilities		73 290
Shareholders equity		
Share capital		15 300
Other reserves		-
Retained earnings		-4 834
Total equity		10 466
TOTAL LIABILITIES AND EQUITY		83 756

Income Statement		2021-06-30
Interest income		419
Interest expenses		-137
Net interest income		282
Fee and commission income		1 536
Fee and commission expenses		-84
Net fee and commission income		1 452
Net gains and losses on financial items		3
Foreign exchange effect		10
Net gain (loss) from equity securities		-138
Other income		-
Total income		1 609
Staff costs		1 338
Other general administrative expenses		1 033
Total expenses		2 371
Profit before impairment		-762
Credit and other financial assets impairment		91
Other impairment		-
Operating profit (loss)		-853
Income tax expense		144
NET PROFIT (LOSS)		-709

Information on Asset Quality		2021-06-30
Provisions for loans		90,0
Provisions for loans / loans, %		0,4
Provisions for receivables		0,0
Provisions for receivables / receivables, %		0,0
Provisions for other doubtful assets		0,0
Provisions for other doubtful active / other doubtful active, %		0,0

Prudential Requirements and Ratios		2021-06-30
Liquidity Coverage Ratio (LCR), %		306,8
Capital adequacy		
Common Equity Tier 1 capital ratio, %		22,9
Tier 1 capital ratio, %		22,9
Total capital ratio, %		22,9
Large exposure ratio, %		88,4
Net stable funding ratio (NSFR), %		203,9

Information on Sanctions Applied to the Bank During the Reporting Quarter		2021-06-30
The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in Q2 2021		

External Credit Assessment Institutions Assigned or Changed Ratings		2021-06-30
European Merchant Bank, UAB individual credit ratings were not assigned or changed in Q2 2021		

Profitability Ratios		2021-06-30
Return on total assets, %		-2,1
Return on equity, %		-17,1