



Balance Sheet Statement	2021-09-30	2020-12-31
ASSETS		
Loan and advances to credit institutions	53 154	45 992
Loans to the public	29 651	1 990
Debt securities	-	-
Equity instruments	-	-
Intangible assets	1 055	818
Properties and equipment	412	525
Deferred tax assets	836	700
Other assets	401	143
TOTAL ASSETS	85 509	50 167
LIABILITIES AND EQUITY		
LIABILITIES		
Deposits from central banks and credit institutions	4 247	472
Deposits and borrowings from the public	69 921	37 655
Other financial liabilities and provisions	820	5 864
TOTAL LIABILITIES AND EQUITY	74 988	43 992
SHAREHOLDERS EQUITY		
Share Capital	15 300	10 300
Other Reserves	-	-
Retained Earnings	(4 779)	(4 124)
TOTAL EQUITY	10 521	6 176
TOTAL LIABILITIES AND EQUITY	85 509	50 167

Income Statement	2021-09-30 / 2021-01-01	2021-09-30 / 2021-07-01
Interest Income	883	464
Interest Expense	(253)	(116)
Net Interest Income	630	348
Fee and commission income	2 541	1 005
Fee and commission expenses	(131)	(47)
Net Fee and commission income	2 410	958
Net gains and losses on financial items	(27)	(30)
Foreign exchange effect	20	10
Net gain (loss) from equity securities	(138)	-
Other income	-	-
Total income	2 895	1 286
Staff costs	2 011	673
Other general administrative expenses	1 583	550
Total expenses	3 594	1 223
Profit before impairment	(699)	63
Credit and other financial assets impairment	91	-
Other impairment	-	-
Operating profit (loss)	(790)	63
Income tax expense	136	(8)
NET PROFIT (LOSS)	(654)	55

Information on Asset Quality	2021-09-30	2020-12-31
Provisions for loans	90,0	1,5
Provisions for loans / loans, %	0,3	0,1
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	2021-09-30	2020-12-31
Liquidity Coverage Ratio (LCR), %	205,5	171,9
Capital adequacy		
Common Equity Tier 1 capital ratio, %	18,1	22,9
Tier 1 capital ratio, %	18,1	22,9
Total capital ratio, %	18,1	22,9
Large exposure ratio, %	62,5	85,9
Net stable funding ratio (NSFR), %	142,4	270,2

Information on Sanctions Applied to the Bank During the Reporting Quarter **2021-09-30**
 The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in Q3 2021

External Credit Assessment Institutions Assigned or Changed Ratings **2021-09-30**
 European Merchant Bank, UAB individual credit ratings were not assigned or changed in Q3 2021

Profitability Ratios	2021-09-30	2020-12-31
Return on total assets, %	-1,4	-9,3
Return on equity, %	-8,6	-68,6