

This report is prepared in accordance with the Bank of Lithuania Requirements
All amounts in EUR thousands unless otherwise stated

Balance Sheet Statement	2024-12-31	2023-12-31
ASSETS		
Loan and advances to credit institutions	162 865	107 580
Bonds at amortized costs	8 236	415
Loans to the public	36 418	35 962
Debt securities	-	-
Equity instruments	-	-
Intangible assets	1 699	1 477
Properties and equipment	604	78
Deferred tax assets	576	755
Other assets	1 106	905
TOTAL ASSETS	211 504	147 172
LIABILITIES AND EQUITY		
Liabilities		
Deposits from central banks and credit institutions	122 513	75 063
Deposits and borrowings from the public	74 959	58 699
Other financial liabilities and provisions	1 201	1 905
Total liabilities	198 673	135 667
Shareholders equity		
Share Capital	15 300	15 300
Other Reserves	-	-
Retained Earnings	-2 735	-3 795
Total equity	12 565	11 505
TOTAL LIABILITIES AND EQUITY	211 238	147 172

Income Statement	2024-12-31	2023-12-31
Interest Income	6 831	4 806
Interest Expense	-2 424	-1 415
Net Interest Income	4 407	3 391
Fee and commission income	6 510	5 909
Fee and commission expenses	-137	-90
Net Fee and commission income	6 373	5 819
Net gains and losses on financial items	-30	4
Foreign exchange effect	9	-12
Net gain (loss) from equity securities	-	-
Other income	55	101
Total income	10 814	9 303
Staff costs	4 664	4 182
Other general administrative expenses	4 208	3 478
Total expenses	8 872	7 660
Profit before impairment	1 942	1 643
Credit and other financial assets impairment	596	656
Other impairment	-	-
Operating profit (loss)	1 346	987
Income tax expense	-286	89
NET PROFIT (LOSS)	1 060	1 076

Information on Asset Quality	2024-12-31	2023-12-31
Provisions for loans	696,0	736,0
Provisions for loans / loans, %	1,9	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	2024-12-31	2023-12-31
Liquidity Coverage Ratio (LCR), %	169,0	155,9
Capital adequacy		
Common Equity Tier 1 capital ratio, %	18,5	17,6
Tier 1 capital ratio, %	18,5	17,6
Total capital ratio, %	18,5	17,6
Large exposure ratio for non-institutions, %	19,4	21,6
Large exposure ratio for institutions, %	7,2	10,7
Net stable funding ratio (NSFR) , %	242,8	221,0
Leverage ratio , %	4,9	6,3

Information on Sanctions Applied to the Bank During the Reporting Quarter	2024-12-31
The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in Q4 2024	

External Credit Assessment Institutions Assigned or Changed Ratings	2024-12-31
European Merchant Bank, UAB individual credit ratings were not assigned or changed in Q4 2024	

Profitability Ratios	2024-12-31	2023-12-31
Return on total assets, %	0,6	0,9
Return on equity, %	8,6	9,6