

European Merchant Bank, UAB

Unaudited Financial Statements Q1 2025

This report is prepared in accordance with the Bank of Lithuania Requirements

All amounts in EUR thousands unless otherwise stated



EMBANK
European Merchant Bank

Statement Of Financial Position	2025-03-31	2024-12-31
ASSETS		
Loan and advances to credit institutions	121 219	162 865
Bonds at amortized costs	21 222	8 236
Loans to the public	38 584	36 418
Debt securities	-	-
Equity instruments	-	-
Intangible assets	1 686	1 699
Properties and equipment	563	604
Deferred tax assets	536	576
Other assets	1 576	1 130
TOTAL ASSETS	185 386	211 528
LIABILITIES		
Deposits from central banks and credit institutions	95 544	122 513
Deposits and borrowings from the public	75 764	74 959
Other financial liabilities and provisions	1 195	1 491
TOTAL LIABILITIES	172 503	198 963
Equity		
Share Capital	15 300	15 300
Other Reserves	-	-
Retained Earnings	-2 417	-2 735
TOTAL EQUITY	12 883	12 565
TOTAL LIABILITIES AND EQUITY	185 386	211 528

Profit Or Loss And Other Comprehensive Income Statement	2025-03-31 / 2025-01-01	2024-03-31 / 2024-01-01
Interest Income	1 601	1 584
Interest Expense	-555	-582
Net Interest Income	1 046	1 002
Fee and commission income	1 785	1 678
Fee and commission expenses	-49	-35
Net Fee and commission income	1 736	1 643
Net gains and losses on financial items	14	-10
Foreign exchange effect	-14	5
Net gain (loss) from equity securities	-	-
Other income	-	5
Total income	2 782	2 640
Staff costs	1 264	1 015
Other general administrative expenses	1 053	1 113
Total expenses	2 317	2 128
Profit before impairment	465	512
Credit and other financial assets impairment	88	44
Other impairment	-	-
Operating profit (loss)	377	468
Income tax expense	-61	-77
NET PROFIT (LOSS)	316	391

Information on Asset Quality	2025-03-31	2024-12-31
Provisions for loans	764,0	696,0
Provisions for loans / loans, %	1,9	1,9
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	2025-03-31	2023-12-31
Liquidity Coverage Ratio (LCR), %	151,0	169,0
Capital adequacy		
Common Equity Tier 1 capital ratio, %	17,8	18,5
Tier 1 capital ratio, %	17,8	18,5
Total capital ratio, %	17,8	18,5
Large exposure ratio for non-institutions, %	19,3	19,4
Large exposure ratio for institutions, %	7,1	7,2
Net stable funding ratio (NSFR) , %	232,4	242,8
Leverage ratio , %	5,6	4,9

Information on Sanctions Applied to the Bank During the Reporting Quarter	2025-03-31
The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in Q1 2025	

External Credit Assessment Institutions Assigned or Changed Ratings	2025-03-31
European Merchant Bank, UAB individual credit ratings were not assigned or changed in Q1 2025	

Profitability Ratios	2025-03-31	2024-12-31
Return on total assets, %	0,6	0,6
Return on equity, %	9,9	8,6