



<b>Statement Of Financial Position</b>	<b>2025-06-30</b>	<b>2024-12-31</b>
<b>ASSETS</b>		
Loan and advances to credit institutions	123 756	162 865
Bonds at amortized costs	21 325	8 236
Loans to the public	39 768	36 418
Debt securities	-	-
Equity instruments	-	-
Intangible assets	1 613	1 699
Properties and equipment	526	604
Deferred tax assets	488	576
Other assets	1 691	1 130
<b>TOTAL ASSETS</b>	<b>189 167</b>	<b>211 528</b>
<b>LIABILITIES</b>		
Deposits from central banks and credit institutions	125 278	122 513
Deposits and borrowings from the public	49 347	74 959
Other financial liabilities and provisions	1 325	1 491
<b>TOTAL LIABILITIES</b>	<b>175 950</b>	<b>198 963</b>
<b>Equity</b>		
Share Capital	15 300	15 300
Other Reserves	-	-
Retained Earnings	-2 083	-2 735
<b>TOTAL EQUITY</b>	<b>13 217</b>	<b>12 565</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>189 167</b>	<b>211 528</b>

<b>Profit Or Loss And Other Comprehensive Income Statement</b>	<b>2025-06-30 / 2025-01-01</b>	<b>2024-06-30 / 2024-01-01</b>
Interest Income	3 196	3 226
Interest Expense	-970	-1 162
<b>Net Interest Income</b>	<b>2 226</b>	<b>2 064</b>
Fee and commission income	3 571	3 246
Fee and commission expenses	-127	-73
<b>Net Fee and commission income</b>	<b>3 444</b>	<b>3 173</b>
<b>Net gains and losses on financial items</b>	<b>41</b>	<b>-14</b>
<b>Foreign exchange effect</b>	<b>-42</b>	<b>5</b>
<b>Net gain (loss) from equity securities</b>	<b>-</b>	<b>-</b>
Other income	-	-
<b>Total income</b>	<b>5 669</b>	<b>5 228</b>
Staff costs	2 408	2 082
Other general administrative expenses	2 373	2 220
<b>Total expenses</b>	<b>4 781</b>	<b>4 302</b>
<b>Profit before impairment</b>	<b>888</b>	<b>926</b>
Credit and other financial assets impairment	111	154
Other impairment	-	-
<b>Operating profit (loss)</b>	<b>777</b>	<b>772</b>
Income tax expense	-127	-136
<b>NET PROFIT (LOSS)</b>	<b>650</b>	<b>636</b>

<b>Information on Asset Quality</b>	<b>2025-06-30</b>	<b>2024-12-31</b>
Provisions for loans	792,0	696,0
Provisions for loans / loans, %	2,0	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

<b>Prudential Requirements and Ratios</b>	<b>2025-03-31</b>	<b>2024-12-31</b>
Liquidity Coverage Ratio (LCR), %	152,6	169,0
<b>Capital adequacy</b>		
Common Equity Tier 1 capital ratio, %	18,6	18,5
Tier 1 capital ratio, %	18,6	18,5
Total capital ratio, %	18,6	18,5
Large exposure ratio for non-institutions, %	19,1	19,4
Large exposure ratio for institutions, %	12,8	7,2
Net stable funding ratio (NSFR) , %	181,8	242,8
Leverage ratio , %	5,5	4,9

<b>Information on Sanctions Applied to the Bank During the Reporting Quarter</b>	<b>2025-06-30</b>
The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in Q2 2025	

<b>External Credit Assessment Institutions Assigned or Changed Ratings</b>	<b>2025-06-30</b>
European Merchant Bank, UAB individual credit ratings were not assigned or changed in Q2 2025	

<b>Profitability Ratios</b>	<b>2025-06-30</b>	<b>2024-12-31</b>
Return on total assets, %	0,3	0,6
Return on equity, %	4,9	8,6