



Statement Of Financial Position	2025-09-30	2024-12-31
ASSETS		
Loan and advances to credit institutions	121 567	162 865
Bonds at amortized costs	21 501	8 236
Loans to the public	42 219	36 418
Debt securities	-	-
Equity instruments	-	-
Intangible assets	1 632	1 699
Properties and equipment	485	604
Deferred tax assets	452	576
Other assets	1 360	1 130
TOTAL ASSETS	189 216	211 528
LIABILITIES		
Deposits from central banks and credit institutions	127 287	122 513
Deposits and borrowings from the public	46 823	74 959
Other financial liabilities and provisions	1 611	1 491
TOTAL LIABILITIES	175 721	198 963
SHAREHOLDERS EQUITY		
Share Capital	15 300	15 300
Other Reserves	-	-
Retained Earnings	-1 805	-2 735
TOTAL EQUITY	13 495	12 565
TOTAL LIABILITIES AND EQUITY	189 216	211 528

Profit Or Loss And Other Comprehensive Income Statement	2025-09-30 / 2025-01-01	2024-09-30 / 2024-01-01
Interest Income	4 541	5 035
Interest Expense	-1 318	-1 081
Net Interest Income	3 223	3 234
Fee and commission income	5 438	4 919
Fee and commission expenses	-238	-108
Net Fee and commission income	5 200	4 811
Net gains and losses on financial items	50	-5
Foreign exchange effect	-37	-11
Net gain (loss) from equity securities	-	-
Other income	-	-
Total income	8 436	8 029
Staff costs	3 804	3 238
Other general administrative expenses	3 545	3 329
Total expenses	7 349	6 567
Profit before impairment	1 087	1 462
Credit and other financial assets impairment	-21	228
Other impairment	-	-
Operating profit (loss)	1 108	1 234
Income tax expense	-180	-233
NET PROFIT (LOSS)	928	1 001

Information on Asset Quality	2025-09-30	2024-12-31
Provisions for loans	665,0	696,0
Provisions for loans / loans, %	1,6	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	2025-09-30	2024-12-31
Liquidity Coverage Ratio (LCR), %	149,3	169,0
Capital adequacy		
Common Equity Tier 1 capital ratio, %	17,7	18,5
Tier 1 capital ratio, %	17,7	18,5
Total capital ratio, %	17,7	18,5
Large exposure ratio for non-institutions, %	22,9	19,4
Large exposure ratio for institutions, %	12,8	7,2
Net stable funding ratio (NSFR) , %	169,5	242,8
Leverage ratio , %	5,5	4,9

Information on Sanctions Applied to the Bank During the Reporting Quarter	2025-09-30
The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in Q3 2025	

External Credit Assessment Institutions Assigned or Changed Ratings	2025-09-30
European Merchant Bank, UAB individual credit ratings were not assigned or changed in Q3 2025	

Profitability Ratios	2025-09-30	2024-12-31
Return on total assets, %	0,6	0,6
Return on equity, %	9,5	8,6