

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

Statement Of Financial Position

ASSETS	2025-12-31	2024-12-31
Loan and advances to credit institutions	145 523	162 865
Bonds at amortized costs	21 346	8 236
Loans to the public	44 189	36 418
Debt securities	-	-
Equity instruments	-	-
Intangible assets	1 339	1 699
Properties and equipment	447	604
Deferred tax assets	545	576
Other assets	1 350	1 130
TOTAL ASSETS	214 739	211 528
Liabilities		
Deposits from central banks and credit institutions	133 240	122 513
Deposits and borrowings from the public	66 065	74 959
Other financial liabilities and provisions	2 296	1 491
Total liabilities	201 601	198 963
Shareholders equity		
Share Capital	15 300	15 300
Other Reserves	-	-
Retained Earnings	(2 162)	(2 735)
Total equity	13 138	12 565
TOTAL LIABILITIES AND EQUITY	214 739	211 528

Profit Or Loss And Other Comprehensive Income Statement

Income Statement	2025-12-31 / 2025-01-01	2024-12-31 / 2024-01-01
Interest Income	6 046	6 831
Interest Expense	(1 730)	(2 424)
Net Interest Income	4 316	4 407
Fee and commission income	7 073	6 510
Fee and commission expenses	(323)	(137)
Net Fee and commission income	6 750	6 373
Net gains and losses on financial items	55	(30)
Foreign exchange effect	(69)	9
Net gain (loss) from equity securities	-	-
Other income	28	55
Total income	11 080	10 814
Staff costs	4 917	4 664
Other general administrative expenses	5 458	4 208
Total expenses	10 375	8 872
Profit before impairment	705	1 942
Credit and other financial assets impairment	45	596
Other impairment	-	-
Operating profit (loss)	660	1 346
Income tax expense	(87)	(286)
NET PROFIT (LOSS)	573	1 060

Information on Asset Quality	2025-12-31	2024-12-31
Provisions for loans	730,0	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	2025-12-31	2024-12-31
Liquidity Coverage Ratio (LCR), %	168,0	169,0
Capital adequacy		
Common Equity Tier 1 capital ratio, %	18,4	18,5
Tier 1 capital ratio, %	18,4	18,5
Total capital ratio, %	18,4	18,5
Large exposure ratio for non-institutions, %	17,8	19,4
Large exposure ratio for institutions, %	11,8	7,2
Net stable funding ratio (NSFR), %	215,8	242,8
Leverage ratio, %	5,3	4,9

Information on Sanctions Applied to the Bank During the Reporting Quarter 2025-12-31

The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in Q4 2025

Subsequent Event:

With its decision dated 9 April 2026 numbered 2026/03-39, the Bank of Lithuania imposed an administrative fine of EUR 270,000 on the Bank in relation to AML/CTF compliance deficiencies and applied certain temporary restrictions [concerning High Risk customer segments]. The Bank has acknowledged the decision and is implementing the related remedial actions.

External Credit Assessment Institutions Assigned or Changed Ratings 2025-12-31

European Merchant Bank, UAB individual credit ratings were not assigned or changed in Q4 2025

Profitability Ratios	2025-12-31	2024-12-31
Return on total assets, %	0,3	0,6
Return on equity, %	4,4	8,6