

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

Statement Of Financial Position

	2026-03-31	2025-12-31
ASSETS		
Loan and advances to credit institutions	74 076	145 523
Bonds at amortized costs	20 788	21 346
Loans to the public	45 523	44 189
Debt securities	-	-
Equity instruments	-	-
Intangible assets	1 217	1 339
Properties and equipment	401	447
Deferred tax assets	595	545
Other assets	1 681	1 350
TOTAL ASSETS	144 281	214 739
Liabilities		
Deposits from central banks and credit institutions	67 758	133 240
Deposits and borrowings from the public	61 895	66 065
Other financial liabilities and provisions	1 821	2 296
Total liabilities	131 474	201 601
Shareholders equity		
Share Capital	15 300	15 300
Other Reserves	-	-
Retained Earnings	(2 493)	(2 162)
Total equity	12 807	13 138
TOTAL LIABILITIES AND EQUITY	144 281	214 739

Profit Or Loss And Other Comprehensive Income Statement

	2026-03-31 / 2026-01-01	2025-03-31 / 2025-01-01
Income Statement		
Interest Income	1 373	1 601
Interest Expense	(404)	(555)
Net Interest Income	969	1 046
Fee and commission income	1 315	1 785
Fee and commission expenses	(76)	(49)
Net Fee and commission income	1 239	1 736
Net gains and losses on financial items	(10)	14
Foreign exchange effect	76	(14)
Net gain (loss) from equity securities	-	-
Other income	-	-
Total income	2 274	2 782
Staff costs	1 415	1 264
Other general administrative expenses	1 290	1 053
Total expenses	2 705	2 317
Profit before impairment	(431)	465
Credit and other financial assets impairment	(45)	88
Other impairment	-	-
Operating profit (loss)	(386)	377
Income tax expense	51	(61)
NET PROFIT (LOSS)	(335)	316

Information on Asset Quality	2026-03-31	2025-12-31
Provisions for loans	690,0	730,0
Provisions for loans / loans, %	1,5	1,6
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	2026-03-31	2025-12-31
Liquidity Coverage Ratio (LCR), %	149,3	168,0
Capital adequacy		
Common Equity Tier 1 capital ratio, %	17,1	18,4
Tier 1 capital ratio, %	17,1	18,4
Total capital ratio, %	17,1	18,4
Large exposure ratio for non-institutions, %	23,0	17,8
Large exposure ratio for institutions, %	61,0	11,8
Net stable funding ratio (NSFR) , %	165,4	215,8
Leverage ratio , %	7,4	5,3

Information on Sanctions Applied to the Bank During the Reporting Quarter	2026-03-31
The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in Q1 2026	

External Credit Assessment Institutions Assigned or Changed Ratings	2026-03-31
European Merchant Bank, UAB individual credit ratings were not assigned or changed in Q1 2026	

Profitability Ratios	2026-03-31	2025-12-31
Return on total assets, %	-0,7	0,3
Return on equity, %	-10,3	4,4