

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	2026-06-30	2025-12-31
Loan and advances to credit institutions	71 461	145 523
Bonds at amortized costs	20 941	21 346
Loans to the public	45 908	44 189
Debt securities	-	-
Equity instruments	-	-
Intangible assets	1 095	1 339
Properties and equipment	363	447
Deferred tax assets	686	545
Other assets	1 259	1 350
TOTAL ASSETS	141 713	214 739
Liabilities		
Deposits from central banks and credit institutions	54 137	133 240
Deposits and borrowings from the public	73 504	66 065
Other financial liabilities and provisions	1 700	2 296
Total liabilities	129 341	201 601
Shareholders equity		
Share Capital	15 300	15 300
Other Reserves	-	-
Retained Earnings	(2 928)	(2 162)
Total equity	12 372	13 138
TOTAL LIABILITIES AND EQUITY	141 713	214 739

Profit Or Loss And Other Comprehensive Income Statement

	2026-06-30 / 2026-01-01	2025-06-30 / 2025-01-01
Income Statement		
Interest Income	2 645	3 196
Interest Expense	(860)	970
Net Interest Income	1 785	2 226
Fee and commission income	2 559	3 571
Fee and commission expenses	(180)	(127)
Net Fee and commission income	2 379	3 444
Net gains and losses on financial items	(18)	41
Foreign exchange effect	189	(42)
Net gain (loss) from equity securities	-	-
Other income	-	-
Total income	4 335	5 669
Staff costs	2 595	2 408
Other general administrative expenses	2 707	2 373
Total expenses	5 302	4 781
Profit before impairment	(967)	888
Credit and other financial assets impairment	(56)	111
Other impairment	-	-
Operating profit (loss)	(911)	777
Income tax expense	142	(127)
NET PROFIT (LOSS)	(769)	650

Information on Asset Quality

	2026-06-30	2025-12-31
Provisions for loans	511,0	730,0
Provisions for loans / loans, %	1,1	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

	2026-06-30	2025-12-31
Liquidity Coverage Ratio (LCR), %	148,0	168,0
Capital adequacy		
Common Equity Tier 1 capital ratio, %	16,7	18,4
Tier 1 capital ratio, %	16,7	18,4
Total capital ratio, %	16,7	18,4
Large exposure ratio for non-institutions, %	22,7	17,8
Large exposure ratio for institutions, %	7,2	11,8
Net stable funding ratio (NSFR), %	205,0	215,8
Leverage ratio, %	7,5	5,3

Information on Sanctions Applied to the Bank During the Reporting Quarter

2026-06-30
The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in Q2 2026

External Credit Assessment Institutions Assigned or Changed Ratings

2026-06-30
European Merchant Bank, UAB individual credit ratings were not assigned or changed in Q2 2026

Profitability Ratios

	2026-06-30	2025-12-31
Return on total assets, %	-0,9	0,3
Return on equity, %	-12,1	4,4