

**European Merchant Bank, UAB**  
 Financial Statement 2019 third quarter

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

<b>Balance Sheet Statement</b>	<b>2019.09.30</b>
<b>ASSETS</b>	
Loans to credit institutions	2 051
Loans to the public	0
Debt securities	0
Equity instruments	0
Intangible assets	434
Properties and equipment	30
Other assets	88
<b>TOTAL ASSETS</b>	<b>2 603</b>
<b>LIABILITIES AND EQUITY</b>	
<b>Liabilities</b>	
Deposits from central banks and credit institutions	0
Deposits and borrowings from the public	0
Other financial liabilities and provisions	94
<b>Total liabilities</b>	<b>94</b>
<b>Shareholders equity</b>	
Share capital	3 300
Other reserves	0
Retained earnings	-791
<b>Total equity</b>	<b>2 509</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>2 603</b>

<b>Income Statement</b>	<b>2019.09.30</b>
Interest income	0
Interest expenses	0
<b>Net interest income</b>	<b>0</b>
Fee and commission income	0
Fee and commission expenses	0
<b>Net fee and commission income</b>	<b>0</b>
<b>Net gains and losses on financial items</b>	<b>0</b>
<b>Foreign exchange effect</b>	<b>0</b>
Other income	0
<b>Total income</b>	<b>0</b>
Staff costs	371
Other general administrative expenses	408
<b>Total expenses</b>	<b>779</b>
<b>Profit before impairment</b>	<b>-779</b>
Credit and other financial assets impairment	0
Other impairment	0
<b>Operating profit (loss)</b>	<b>-779</b>
Income tax expense	0
<b>NET PROFIT (LOSS)</b>	<b>-779</b>

<b>Information on Asset Quality</b>	<b>2019.09.30</b>
Provisions for loans	0,0
Provisions for loans / loans, %	0,0
Provisions for receivables	0,0
Provisions for receivables / receivables, %	0,0
Provisions for other doubtful assets	0,0
Provisions for other doubtful active / other doubtful active, %	0,0

<b>Prudential Requirements and Ratios</b>	<b>2019.09.30</b>
Liquidity Coverage Ratio (LCR), %	In compliance
<b>Capital adequacy</b>	
Common Equity Tier 1 capital ratio, %	392,8
Tier 1 capital ratio, %	392,8
Total capital ratio, %	392,8
Large exposure ratio, %	49,9
Net stable funding ratio (NSFR), %	In compliance

<b>Information on Sanctions Applied to the Bank During the Reporting Quarter</b>	<b>2019.09.30</b>
The bank of Lithuania did not apply any sanctions to European Merchant Bank, UAB in 2019 second quarter	

<b>External Credit Assessment Institutions Assigned or Changed Ratings</b>	<b>2019.09.30</b>
European Merchant Bank, UAB individual credit ratings were not assigned or changed in 2019 second quarter	

<b>Profitability ratios</b>	<b>2019.09.30</b>
Return on total assets, %	-59,9
Return on equity, %	-62,1