

EMBank Reports Steady Financial Growth in First Half of 2025

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VILNIUS, LITHUANIA, September 12, 2025 /EINPresswire.com/ -- European Merchant Bank ([EMBank](#)) has reported a robust performance for the first half of 2025, with steady increases in profit, revenue, and deposits reflecting growing confidence in both the institution and the broader market.

The Vilnius-based bank reported a net profit of €650,000 over the six months, representing a 2.2% increase compared to the same period in 2024. Net income rose to €5.7 million, up 8.4% year-on-year. Total deposits increased from €138 million to €175 million, representing a nearly 28% growth, while total assets reached to €189 million.



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*Sarp Demiray, CEO of
European Merchant Bank
(EMBank)*

According to EMBank CEO Sarp Demiray, these results confirm the bank’s strategic focus and demonstrate its role as a reliable partner for businesses in a recovering market. “The first half of the year showed that companies need reliable financial partners, which is the essential foundation for continued growth,” said Mr Demiray. He cited improvements in business confidence, supportive monetary policy, and technological progress as contributing factors.

The bank's business loan portfolio increased by a small amount to €40.9 million, driven by consistent demand

from clients. EMBank Chairman of the Board, Ekmel Cilingir, highlighted the bank’s commitment to long-term growth through reinvestment. “Our decision to invest consistently in team development and modern technologies enables us to ensure greater efficiency and a competitive advantage in the future,” he said.

EMBank is currently intensifying efforts to strengthen its financing operations in Lithuania. The bank is expanding its sales capabilities, introducing new solutions, and establishing a strategic partnership to simplify bond issuance processes. These initiatives aim to enhance financing options available to Lithuanian businesses.

Established as a specialised bank licensed by the European Central Bank, EMBank focuses on providing tailored financial solutions for small and medium-sized enterprises (SMEs). Its core services include business loans, leasing, international payments, and savings products. EMBank primarily operates in Lithuania but serves clients across the European Economic Area, particularly in the fintech industry. The bank is recognised for combining a robust digital infrastructure with customised banking services to support business growth.

By maintaining a stable loan portfolio and reinvesting revenues into innovation, EMBank reinforces its position as a trusted financial partner for businesses navigating a dynamic economic environment. Its performance in the first half of 2025 underlines the value of this approach and its potential to deliver sustainable growth.

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