

# EMBank has maintained stability, with revenues growing and total assets increasing

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VILNIUS, LITHUANIA, December 8, 2025 /EINPresswire.com/ -- In the third quarter of 2025, [European Merchant Bank \(EMBank\)](#) demonstrated solid stability. The bank's net operating income reached EUR 8.4 million, compared to EUR 8 million in the same period last year. The total amount of deposits increased by EUR 3 million year-on-year and reached EUR 174 million. The bank's total assets grew by EUR 3 million over the year, amounting to EUR 189 million in the third quarter of this year.



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

EMBank's stability is reinforced by consistent financial results. In the third quarter, the business loan portfolio (including corporate bonds) stood at EUR 43 million — the same level as a year earlier. The bank's net profit was EUR 928 thousand. Net interest income for the same period was EUR 4.5 million.

According to EMBank's CEO Sarp Demiray, the stable results reflect the bank's consistent focus on operational quality, the improving optimism among businesses, and their ability to adapt to economic changes.

“As we moved into the second half of the year, we continued to observe strong enthusiasm among Lithuanian businesses when planning investments, modernising operations, and seeking additional financing

sources. These trends show that companies — despite geopolitical and economic challenges —

maintain an optimistic outlook. This allows us to assume and expect that both businesses and our bank will end 2025 in a positive mood,” says S. Demiray.

The CEO also highlights that the bank's stability is evident not only through its financial performance and growing customer trust, but also through the professionalism of its team.

EMBank's management team was recently strengthened by the addition of Aurimas Kunca, who has more than 15 years of experience in the financial sector. He joined the Board and became Deputy CEO, taking responsibility for the bank's business development in Lithuania.

“In today's market, competitiveness is shaped not only by well-designed financial products. It is equally driven by a strong and professional team, which is one of the key factors in maintaining stability. Aurimas's arrival has significantly strengthened our organisation: we have gained not only new ideas, but also the enthusiasm and experience needed to respond to business needs even more quickly and accurately,” says S. Demiray.

The CEO adds that the bank's priorities in the near future will include expanding strategic partnerships, developing new solutions, and broadening financing alternatives for Lithuanian companies. Equally important, he says, will be the continued goal of attracting top-level professionals and talents who are ready to grow together with the bank and help Lithuanian businesses grow as well.

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