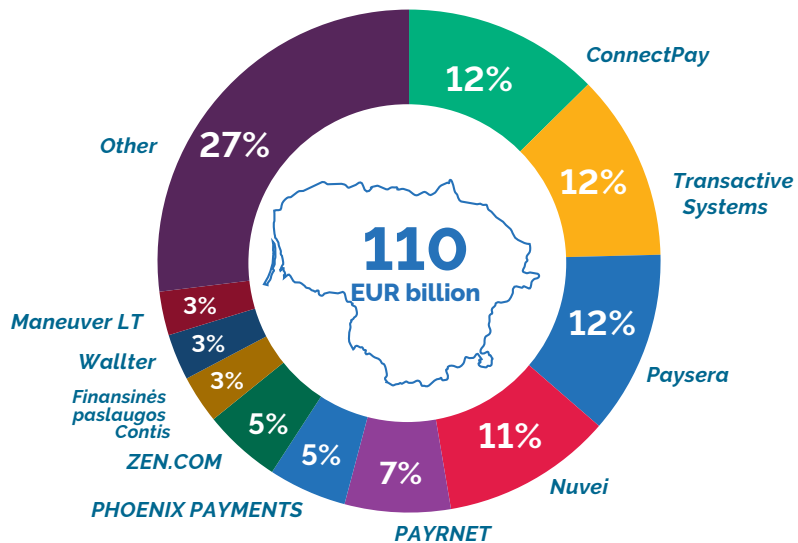


TOP 10 EMIs and PIs, by turnover

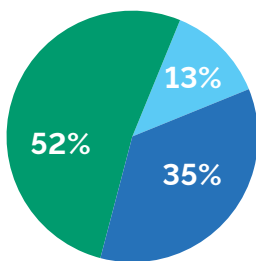


The total amount of payment transactions amounted to €110 billion

EMI and PI customer funds



Funds with the Bank of Lithuania

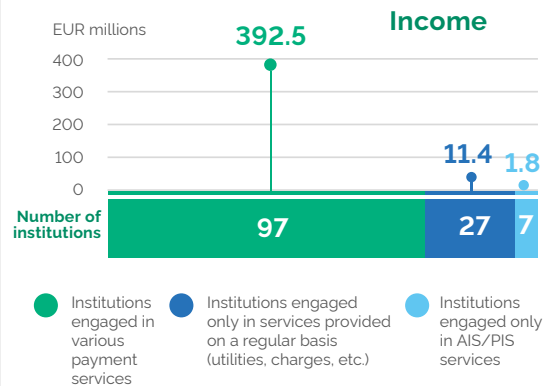


Investments in safe and liquid assets

Demand deposits with EU credit institutions

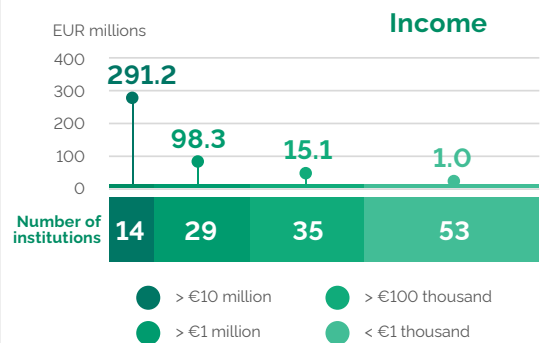
In 2022, EMI and PI clients' funds held with the central bank amounted to 52%, down by 16 percentage points year on year

EMIs and PIs by nature of services and income



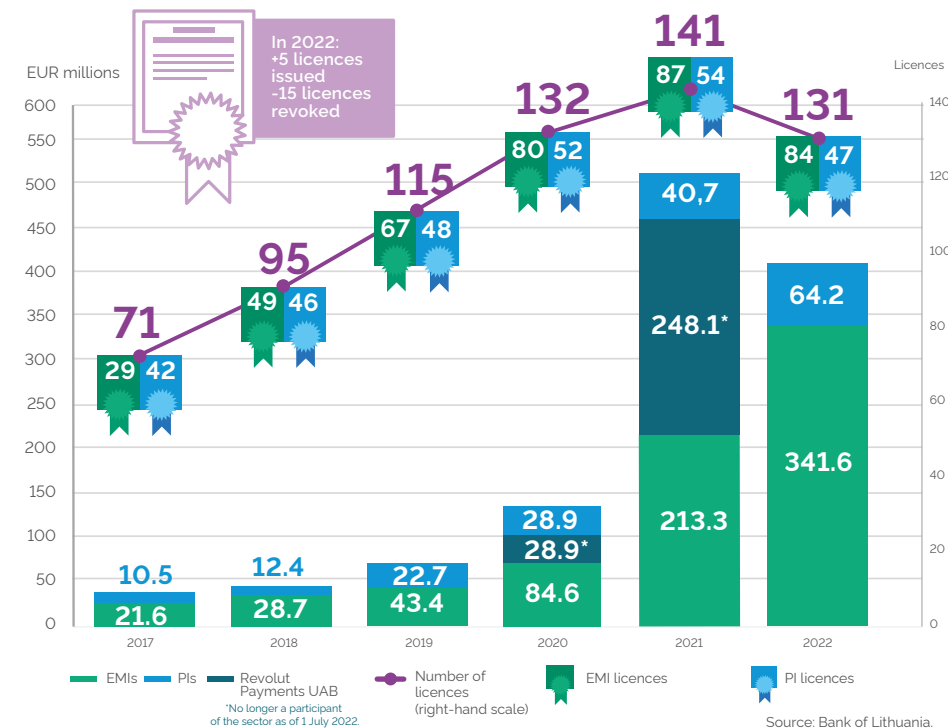
21% of institutions only engaged in the collection of fees for utilities or other services provided on a regular basis for household needs, the collection of fines and/or other charges to public authorities and in the payment of social benefits, earning 3% of the sector's income from licensed activities, while 5% of institutions provided only AIS/PIS services

EMIs and PIs by income from licensed activities



The income from licensing activities of 14 institutions exceeded €10 million and accounted for 72% of the total income of the sector. The income of 40% of institutions was less than €100 thousand

EMI and PI income from licensed activities and number of licences

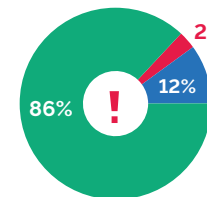


Income from licensed activities amounted to €405.8 million

Compliance with own funds requirements



- Own funds ratio > 11
- Own funds ratio > 1 < 11
- Own funds ratio < 1



Reject reports

(account closure or restriction notifications)



64 reject reports have been received since 2019