

2022 3rd quarter financial results

Balance sheet

Assets	Eur'000
Cash and due from Central Bank, due from other banks	85 073
Cash	62
Due from Central Bank	83 295
Due from banks	1 716
Financial assets held for trading	139
Financial assets at amortised cost	105 228
Debt securities	16 949
Loans and advances	88 279
Investment property	325
Tangible assets	3 164
Intangible assets	258
Other assets	554
Total assets	194 741

Liabilities and equity

Liabilities	184 585
Liabilities measured at amortised cost	183 907
Deposits	180 402
Debt securities Issued	0
Other financial liabilities	2 270
Subordinated loans	1 235
Provisions	91
Other liabilities	587
Equity	101 56
Share capital	4 726
Reserves	2 980
Revaluation reserves	0
Retained earnings	2 450
Current year's profit (loss)	1 313
Prior year's retained earnings	1 137
Total liabilities and equity	194 741

Profit (loss) statement

Positions	
Interest income	4 379
Interest expenses	(967)
Net interest income	3 412
Fee and commission income	2 002
Fee and commission expenses	(186)
Net fee and commission Income	1 816
Other income/expenses	82
Total operating income	5 310
Impairment on financial assets	142
Provisions	(37)
Operating income after credit impairment	5 415
Staff costs	(2 689)
Depreciation and amortisation	(131)
Other operating expenses	(1 019)
Total operating expenses	(3 839)
Operating profit before tax	1 576
Tax expense	(263)
Net profit (loss) for the period	1 313

Key ratios

Credit quality	
Total impairment of loans and advances, kEUR	327
Impairment to loan portfolio ratio, %	0,37
Profitability ratios	
Return on assets (ROA), %	1,51
Return on equity (ROE), %	18,43
Prudential ratios	
Total capital ratio, %	13,68
Liquidity coverage ratio (LCR), %	160,82
Net Stable Funding Ratio, %	178,23
Leverage Ratio, %	4,12
Maximum exposure to a single counterparty, %	23,55

No supervisory measures were applied to the bank during the three quarters of 2022.