

## 2024 Half year financial results

<b>Balance sheet</b>	
<b>ASSETS</b>	<b>Eur'000</b>
Cash and due from Central Bank, due from other banks	118 319
<i>Cash</i>	38
<i>Due from Central Bank</i>	117 858
<i>Due from banks</i>	423
Financial assets held for trading	0
Financial assets at amortised cost	188 561
<i>Debt securities</i>	72 195
<i>Loans and advances</i>	116 366
Investment property	522
Tangible assets	3 035
Intangible assets	385
Other assets	748
<b>TOTAL ASSETS</b>	<b>311 570</b>
<b>LIABILITIES AND EQUITY</b>	<b>Eur'000</b>
<b>LIABILITIES</b>	<b>293 928</b>
Liabilities measured at amortised cost	292 476
<i>Deposits</i>	280 463
<i>Debt securities issued</i>	0
<i>Other financial liabilities</i>	8 528
<i>Subordinated loans</i>	3 485
Provisions	0
Other liabilities	1 452
<b>EQUITY</b>	<b>17 642</b>
Share capital	4 949
Reserves	3 417
Share premium	1 777

Retained earnings	7 499
<i>Current year's profit (loss)</i>	1 760
<i>Prior year's retained earnings</i>	5 739
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>311 570</b>

### Profit (loss) statement

<b>POSITIONS</b>	<b>Eur'000</b>
<i>Interest income</i>	7 754
<i>Interest expenses</i>	-2 889
Net interest income	4 865
<i>Fee and commission income</i>	2 317
<i>Fee and commission expenses</i>	-159
Net fee and commission income	2 158
Other income/expenses	56
<b>TOTAL OPERATING INCOME</b>	<b>7 079</b>
Impairment on financial assets	-130
Provisions	0
<b>OPERATING INCOME AFTER CREDIT IMPAIRMENT</b>	<b>6 949</b>
Staff costs	-3 003
Depreciation and amortisation	-123
Other operating expenses	-1 746
<b>TOTAL OPERATING EXPENSES</b>	<b>-4 872</b>
<b>OPERATING PROFIT (LOSS) BEFORE TAX</b>	<b>2 077</b>
Income tax	-317
<b>NET PROFIT (LOSS) FOR THE PERIOD</b>	<b>1 760</b>

### Key ratios

<b>CREDIT QUALITY</b>	
Total impairment of loans and advances, Eur'1000	1 564
Impairment to loan portfolio ratio, %	1,33
<b>PROFITABILITY RATIOS</b>	
Return on assets (ROA), %	1,26

Return on equity (ROE), %	22,33
<b>PRUDENTIAL RATIOS</b>	
Total capital ratio, %	19,18
Liquidity coverage ratio (LCR), %	153,97
Net stable funding ratio, %	193,17
Leverage Ratio, %	4,51
Maximum exposure to a single counterparty, %	19,97

No supervisory measures were applied to the bank during the first half of 2024



