

## 2024 3rd quarter financial results

<b>Balance sheet</b>	
<b>Assets</b>	<b>Eur'000</b>
Cash and due from Central Bank, due from other banks	168 325
<i>Cash</i>	0
<i>Due from Central Bank</i>	167 956
<i>Due from banks</i>	369
Financial assets held for trading	0
Financial assets at amortised cost	202 992
<i>Debt securities</i>	78 477
<i>Loans and advances</i>	124 515
Investment property	522
Tangible assets	3 006
Intangible assets	478
Other assets	779
<b>Total assets</b>	<b>376 102</b>
<b>Liabilities and equity</b>	<b>Eur'000</b>
<b>Liabilities</b>	<b>357 286</b>
Liabilities measured at amortised cost	355 434
<i>Deposits</i>	343 421
<i>Debt securities Issued</i>	0
<i>Other financial liabilities</i>	8 528
<i>Subordinated loans</i>	3 485
Provisions	96
Other liabilities	1 756
<b>Equity</b>	<b>18 816</b>
Share capital	4 949

Reserves	3 417
Share premium	1 777
Retained earnings	8 673
<i>Current year's profit (loss)</i>	2 934
<i>Prior year's retained earnings</i>	5 739
<b>Total liabilities and equity</b>	<b>376 102</b>

<b>Profit (loss) statement</b>	
<b>Positions</b>	<b>Eur'000</b>
Interest income	12 407
Interest expenses	-4 846
Net interest income	7 561
<i>Fee and commission income</i>	3 653
<i>Fee and commission expenses</i>	-235
Net fee and commission income	3 418
Other income/expenses	77
<b>Total operating income</b>	<b>11 056</b>
Impairment on financial assets	-160
Provisions	0
<b>Operating income after credit impairment</b>	<b>10 896</b>
Staff costs	4 508
Depreciation and amortisation	-184
Other operating expenses	-2 665
<b>Total operating expenses</b>	<b>-7 357</b>
<b>Operating profit (loss) before tax</b>	<b>3 539</b>
Income tax	-605
<b>Net profit (loss) for the period</b>	<b>2 934</b>

<b>Key ratios</b>	
<b>Credit quality</b>	
Total impairment of loans and advances, EUR'000	1 499

Impairment to loan portfolio ratio, %	1,19
<b>Profitability ratios</b>	
Return on assets (ROA), %	1,26
Return on equity (ROE), %	23,93
<b>Prudential ratios</b>	
Total capital ratio, %	19,75
Liquidity coverage ratio (LCR), %	159,18
Net Stable Funding Ratio, %	209,41
Leverage Ratio, %	4,17
Maximum exposure to a single counterparty, %	18,30

No supervisory measures were applied to the bank during the third quarter of 2024.