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FINANCIAL STATEMENT

as at 30 September, 2026

TOTAL ASSETS

717,0 m EUR

Loans and advances: 207,2 m EUR

NET PROFIT (YTD)

3,47 m EUR

ROE 14,63% | ROA 0,65%

TOTAL CAPITAL RATIO

20,32%

Leverage ratio 5,08%

LIQUIDITY COVERAGE RATIO (LCR)

135,62%

NSFR 194,24%

Balance Sheet

	EUR'000
ASSETS	
Due from Central Bank, due from other banks	392 757
Due from Central Bank	390 916
Due from banks	1 841
Financial assets at amortised cost	305 151
Debt securities	97 907
Loans and advances	207 244
Investments to subsidiaries	70
Investment property	10 147
Tangible assets	6 443
Intangible assets	997
Other assets	1 427
TOTAL ASSETS	**716 992**
LIABILITIES AND EQUITY	
Liabilities	**683 808**
Liabilities measured at amortised cost	679 314
Deposits	665 788
Subordinated debt securities issued	10 000
Other financial liabilities	41
Subordinated loans	3 485
Provisions	482
Other liabilities	4 012
Equity	**33 184**
Share capital	6 112
Reserves	4 689
Share premium	4 620
Retained earnings	17 763
Profit (loss) of current year	3 465
Retained earnings of previous years	14 298
TOTAL LIABILITIES AND EQUITY	**716 992**

Profit (Loss) Statement

	EUR'000
INCOME AND EXPENSES	
Interest income	19 197
Interest expenses	-7 684
Net interest income	**11 513**
Fee and commission income	4 721
Fee and commission expenses	-154
Net fee and commission income	**4 567**
Other income/expenses	219
Total operating income	**16 299**
Impairment on financial assets	-805
Provisions	-
Operating income after credit impairment	**15 494**
Staff costs	-6 716
Depreciation and amortisation	-405
Other operating expenses	-4 004
Total operating expenses	**-11 125**
Operating profit before tax	**4 369**
Tax expense	-904
Net profit (loss) for the period	**3 465**

Key Ratios

CREDIT QUALITY	
Total credit impairment provision, kEUR	2 468
Total credit impairment provision ratio	1,41%
PROFITABILITY RATIOS	
Return on assets (ROA)	0,65%
Return on equity (ROE)	14,63%
PRUDENTIAL RATIOS	
Total capital ratio	20,32%
Liquidity coverage ratio (LCR)	135,62%
Net Stable Funding Ratio (NSFR)	194,24%
Leverage ratio	5,08%
Maximum exposure to a single counterparty	21,63%

No supervisory measures were applied to the Bank during the third quarter of 2026