

## BALANCE SHEET AS OF 31.12.2024

## SCHEDULE BS

Note: Published information represents constituent part of the quarterly reports that the banks submit to CBM. The information si published with banks' consent and CBM is not responsible for its accuracy.

|             |   | (000 EUR)      |
|-------------|---|----------------|
| ASSETS      |   | AMNOUNT        |
| 1.          | Cash and deposit accounts with central banks  | 101,417        |
| 2.          | Financial assets at amortised cost  | 733,488        |
| 2.a.        | Loans and receivables from banks  | 104,147        |
| 2.b.        | Loans and receivables from clients  | 581,673        |
| 2.c.        | Securities  | 47,022         |
| 2.d.        | Other financial assets  | 646            |
| 3.          | Financial assets at fair value through other comprehensive income                   | 75,655         |
| 3.a.        | Loans and receivables from banks  |                |
| 3.b.        | Loans and receivables from clients  |                |
| 3.c.        | Securities  | 75,655         |
| 3.d.        | Other financial assets  |                |
| 4.          | Held-for-trading financial assets   |                |
| 4.a.        | Loans and receivables from banks  |                |
| 4.b.        | Loans and receivables from clients  |                |
| 4.c.        | Securities  |                |
| 4.d.        | Other financial assets  |                |
| 5.          | Financial assets carried at fair value through profit or loss, not held for trading |                |
| 5.a.        | Loans and receivables from banks  |                |
| 5.b.        | Loans and receivables from clients  |                |
| 5.c.        | Securities  |                |
| 5.d.        | Other financial assets  |                |
| 6.          | Derivative hedging instruments  |                |
| 7.          | Changes in the fair value of items being subject to hedging                         |                |
| 8.          | Investments in subsidiaries, associates and joint ventures at equity method         |                |
| 9.          | Investment properties   | 1,740          |
| 10.         | Property, plan and equipment  | 12,825         |
| 11.         | Intangible assets   | 3,543          |
| 12.         | Current tax assets  |                |
| 13.         | Deferred tax assetss  |                |
| 14.         | Non-current assets held for sale and discontinued operations                        |                |
| 15.         | Other assets  | 3,823          |
| 16.         | <b>TOTAL ASSETS:</b>  | <b>932,492</b> |
| LIABILITIES |   | AMNOUNT        |
| 17.         | Financial liabilities carried at amortised cost                                     | 763,848        |
| 17.a.       | Deposits of banks and central banks   | 5              |
| 17.b.       | Deposits of clients   | 633,643        |
| 17.c.       | Borrowings from banks and central banks   | 100,564        |
| 17.d.       | Borrowings from clients other than banks  | 29,636         |
| 17.e.       | Securities  |                |
| 17.f.       | Other financial liabilities   |                |
| 18.         | Held-for-trading financial liabilities  |                |
| 18.a.       | Deposits of banks and central banks   |                |
| 18.b.       | Deposits of clients   |                |
| 18.c.       | Borrowings from banks and central banks   |                |
| 18.d.       | Borrowings from clients other than banks  |                |
| 18.e.       | Securities  |                |
| 18.f.       | Other financial liabilities   |                |
| 19.         | Financial liabilities not traded and measured at fair value through profit or loss  |                |
| 19.a.       | Deposits of banks and central banks   |                |
| 19.b.       | Deposits of clients   |                |
| 19.c.       | Borrowings from banks and central banks   |                |
| 19.d.       | Borrowings from clients other than banks  |                |
| 19.e.       | Other financial liabilities   |                |
| 20.         | Derivatives, financial liabilities as security instrument                           |                |
| 21.         | Changes in the fair value of items being subject to hedging                         |                |
| 22.         | Rezerve   | 1,780          |
| 23.         | Liabilities on non-current assets held for sale and discontinued operations         |                |
| 24.         | Current tax liabilities   | 3,105          |
| 25.         | Deferred tax liabilities  | 335            |
| 26.         | Other liabilities   | 18,034         |
| 27.         | Subordinated debt   |                |
| 28.         | <b>TOTAL LIABILITIES:</b>   | <b>787,102</b> |
| CAPITAL     |   | AMNOUNT        |
| 29.         | Share capital   | 5,339          |
| 30.         | Issue premiums  | 1,571          |
| 31.         | Retained earnings   | 121,331        |
| 32.         | Current year profit/loss  | 17,542         |
| 33.         | Other reserves  | -393           |
| 34.         | Interests without controlling influence in capital                                  |                |
| 35.         | <b>TOTAL CAPITAL: (29. to 34.)</b>  | <b>145,390</b> |
| 36.         | <b>TOTAL CAPITAL AND LIABILITIES: (28. + 35.)</b>                                   | <b>932,492</b> |