

Statement of Financial Position: 31/03/2024	Euro '000	
	Previous quarter 31/12/2023	Actual quarter 31/03/2024
<b>Assets</b>		
Cash and deposits at central banks	87,808	51,096
Deposits in banks	40,852	31,013
Treasury Bills	0	0
Investments in securities	10,605	50,160
Loans and advances to clients	441,298	452,265
Property, plant and equipment	14,472	14,187
Intangible assets	1,578	1,619
Deferred tax assets	0	0
Other assets	11,317	9,898
<b>Total Assets</b>	<b>607,931</b>	<b>610,237</b>
<b>Liabilities</b>		
Due to customers	537,067	537,814
Due to banks	1,487	1,943
Other borrowed funds	0	0
Deferred tax liabilities	0	0
Other liabilities	4,490	4,436
<b>Total Liabilities</b>	<b>543,044</b>	<b>544,193</b>
<b>Shareholders' Equity</b>		
Share capital	29,422	29,422
Capital reserves	4,633	4,712
Retained earnings	19,107	29,893
Net profit for the period	11,726	2,017
Other Equity Components	0	0
<b>Total Shareholders' Equity</b>	<b>64,887</b>	<b>66,044</b>
<b>Total Equity and Liabilities</b>	<b>607,931</b>	<b>610,237</b>

Statement of Comprehensive income for the quarter ending: 31/12/2023	Euro '000	
	Previous quarter 31/12/2023	Actual quarter 31/03/2024
Interest income	30,743	8,159
Interest expense	(5,383)	(1,764)
<b>Net interest income</b>	<b>25,359</b>	<b>6,394</b>
Fee and commissions income	4,903	1,263
Fee and commissions expense	(1,360)	(413)
<b>Net fees and commissions income</b>	<b>3,543</b>	<b>850</b>
Net income from trading	67	23
Net income from other financial instruments	391	81
Net other operating income (expense)	(17,151)	(4,621)
<b>Total income</b>	<b>12,209</b>	<b>2,728</b>
Loan loss provision charges	698	(487)
<b>Profit before tax</b>	<b>12,907</b>	<b>2,241</b>
<b>Income tax expense</b>	<b>(1,182)</b>	<b>(224)</b>
<b>Net profit for the period</b>	<b>11,726</b>	<b>2,017</b>
Other comprehensive income	(117)	(52)
<b>Total comprehensive income</b>	<b>11,609</b>	<b>1,965</b>