

Statement of Financial Position: 31/12/2023	Euro '000	
	Previous quarter 30/09/2023	Actual quarter 31/12/2023
Assets		
Cash and deposits at central banks	79,257	87,808
Deposits in banks	28,330	40,852
Treasury Bills	0	0
Investments in securities	3,127	10,605
Loans and advances to clients	438,930	441,298
Property, plant and equipment	15,023	14,472
Intangible assets	1,132	1,578
Deferred tax assets	0	0
Other assets	12,443	11,317
Total Assets	578,242	607,931
Liabilities		
Due to customers	510,682	537,067
Due to banks	119	1,487
Other borrowed funds	0	0
Deferred tax liabilities	0	0
Other liabilities	4,853	4,490
Total Liabilities	515,655	543,044
Shareholders' Equity		
Share capital	29,422	29,422
Capital reserves	4,745	4,633
Retained earnings	19,107	19,107
Net profit for the period	9,313	11,726
Other Equity Components	0	0
Total Shareholders' Equity	62,587	64,887
Total Equity and Liabilities	578,242	607,931

Statement of Comprehensive income for the quarter ending: 31/12/2023	Euro '000	
	Previous quarter 30/09/2023	Actual quarter 31/12/2023
Interest income	22,642	30,743
Interest expense	(3,720)	(5,383)
Net interest income	18,922	25,359
Fee and commissions income	3,543	4,903
Fee and commissions expense	(1,011)	(1,360)
Net fees and commissions income	2,532	3,543
Net income from trading	38	67
Net income from other financial instruments	384	391
Net other operating income (expense)	(11,284)	(17,151)
Total income	10,593	12,209
Loan loss provision charges	(245)	698
Profit before tax	10,348	12,907
Income tax expense	(1,035)	(1,182)
Net profit for the period	9,313	12,726
Other comprehensive income	0	(117)
Total comprehensive income	9,313	11,609