

Statement of Financial Position: 31.12.2024	Euro '000	
	Previous quarter 30/09/2024	Actual quarter 31/12/2024
Assets		
Cash and deposits at central banks	57,024	78,309
Deposits in banks	27,488	22,407
Treasury Bills	0	0
Investments in securities	62,093	55,749
Loans and advances to clients	484,317	491,220
Property, plant and equipment	14,514	14,269
Intangible assets	2,018	2,890
Deferred tax assets	0	0
Other assets	11,644	10,701
Total Assets	659,097	675,546
Liabilities		
Due to customers	538,904	596,935
Due to banks	582	1,096
Other borrowed funds	0	0
Deferred tax liabilities	0	0
Other liabilities	4,476	4,940
Total Liabilities	588,962	602,972
Shareholders' Equity		
Share capital	29,422	29,422
Capital reserves	4,653	4,774
Retained earnings	27,833	27,833
Net profit for the period	8,227	10,544
Other Equity Components	0	0
Total Shareholders' Equity	70,135	72,574
Total Equity and Liabilities	659,097	675,546

Statement of Comprehensive income for the quarter ending: 31.12.2024	Euro '000	
	Previous quarter 30/09/2024	Actual quarter 31/12/2024
Interest income	26,578	35,971
Interest expense	(5,600)	(7,678)
Net interest income	20,979	28,293
Fee and commissions income	4,690	6,293
Fee and commissions expense	(1,361)	(1,812)
Net fees and commissions income	3,329	4,480
Net income from trading	135	155
Net income from other financial instruments	356	375
Net other operating income (expense)	(13,178)	(18,769)
Total income	11,620	14,534
Loan loss provision charges	(2,480)	(2,652)
Profit before tax	9,141	11,883
Income tax expense	(914)	(1,338)
Net profit for the period	8,227	10,544
Other comprehensive income	(117)	21
Total comprehensive income	8,110	10,565