

Balance Sheet as at: 31.12.2021	Euro '000	
	Previous quarter 30/09/2021	Actual quarter 31/12/2021
Pasuritë		
Cash and deposits at central banks	73,281	92,033
Deposits in banks	13,451	15,694
Treasury Bills	0	0
Investments in securities	16,729	5,000
Loans and advances to clients	314,281	329,296
Property, plant and equipment	13,801	13,795
Intangible assets	855	792
Deferred tax assets	0	0
Other assets	4,156	4,278
Total Assets	436,552	460,890
Liabilities		
Due to customers	388,342	411,111
Due to banks	1,085	1,086
Other borrowed funds	0	0
Deferred tax liabilities	0	0
Other liabilities	3,117	3,353
Total Liabilities	392,544	415,550
Shareholders' Equity		
Share capital	29,422	29,422
Capital reserves	4,799	4,680
Retained earnings	4,009	4,009
Net profit for the period	5,779	7,228
Other Equity Components	0	0
Total Shareholders' Equity	44,008	45,339
Total Equity and Liabilities	436,552	460,890

Profit and loss for quarter ending: 31.12.2021	Euro '000	
	Previous quarter 30/09/2021	Actual quarter 31/12/2021
Interest income	15,520	21,513
Interest expense	(2,202)	(2,916)
Net interest income	13,319	18,597
Fee and commissions income	2,800	3,780
Fee and commissions expense	(976)	(1,313)
Net fees and commissions income	1,825	2,467
Net income from trading	190	299
Net income from other financial instruments	40	57
Net other operating income (expense)	(7,890)	(11,116)
Total income	7,484	10,304
Loan loss provision charges	(1,063)	(2,273)
Profit before tax	6,421	8,031
Income tax expense	(642)	(803)
Net profit for the period	5,779	7,228
Other comprehensive income	90	(32)
Total comprehensive income	5,869	7,196