

Statement of Financial Position: 30.09.2024	Euro '000	
	Previous quarter 30/06/2024	Actual quarter 30/09/2024
Assets		
Cash and deposits at central banks	51,501	57,024
Deposits in banks	23,429	27,488
Treasury Bills	0	0
Investments in securities	83,216	62,093
Loans and advances to clients	472,430	484,317
Property, plant and equipment	13,903	14,514
Intangible assets	2,097	2,018
Deferred tax assets	0	0
Other assets	11,102	11,644
Total Assets	657,678	659,097
Liabilities		
Due to customers	584,564	583,904
Due to banks	2,244	582
Other borrowed funds	0	0
Deferred tax liabilities	0	0
Other liabilities	3,918	4,476
Total Liabilities	590,726	588,962
Shareholders' Equity		
Share capital	29,422	29,422
Capital reserves	4,593	4,653
Retained earnings	27,833	27,833
Net profit for the period	5,103	8,227
Other Equity Components	0	0
Total Shareholders' Equity	66,952	70,135
Total Equity and Liabilities	657,678	659,097

Statement of Comprehensive income for the quarter ending: 30.09.2024	Euro '000	
	Previous quarter 30/06/2024	Actual quarter 30/09/2024
Interest income	17,164	26,578
Interest expense	(3,632)	(5,600)
Net interest income	13,532	20,979
Fee and commissions income	2,769	4,690
Fee and commissions expense	(817)	(1,361)
Net fees and commissions income	1,952	3,329
Net income from trading	74	135
Net income from other financial instruments	89	356
Net other operating income (expense)	(8,841)	(13,178)
Total income	6,807	11,620
Loan loss provision charges	(1,136)	(2,480)
Profit before tax	5,670	9,141
Income tax expense	(567)	(914)
Net profit for the period	5,103	8,227
Other comprehensive income	(172)	(117)
Total comprehensive income	4,932	8,110