

Statement of Financial Position: 31.12.2024		<b>Euro '000</b>
	Previous quarter 30/09/2024	Actual quarter 31/12/2024
<b>Assets</b>		
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	14,271
Intangible assets	2,018	2,470
Deferred tax assets	0	0
Other assets	11,644	10,855
<b>Total Assets</b>	<b>659,097</b>	<b>675,281</b>
<b>Liabilities</b>		
Due to customers	583,904	596,936
Due to banks	582	1,096
Other borrowed funds	0	0
Deferred tax liabilities	0	0
Other liabilities	4,476	4,527
<b>Total Liabilities</b>	<b>588,962</b>	<b>602,559</b>
<b>Shareholders' Equity</b>		
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	10,694
Other Equity Components	0	0
<b>Total Shareholders' Equity</b>	<b>70,135</b>	<b>72,722</b>
<b>Total Equity and Liabilities</b>	<b>659,097</b>	<b>675,281</b>

Statement of Comprehensive income for the quarter ending: 31.12.2024		<b>Euro '000</b>
	Previous quarter 30/09/2024	Actual quarter 31/12/2024
Interest income	26,578	35,971
Interest expense	(5,600)	(7,678)
<b>Net interest income</b>	<b>20,979</b>	<b>28,293</b>
Fee and commissions income	4,690	6,293
Fee and commissions expense	(1,361)	(1,812)
<b>Net fees and commissions income</b>	<b>3,329</b>	<b>4,480</b>
Net income from trading	135	155
Net income from other financial instruments	356	375
Net other operating income (expense)	(13,178)	(18,995)
<b>Total income</b>	<b>11,620</b>	<b>14,308</b>
Loan loss provision charges	(2,480)	(2,652)
<b>Profit before tax</b>	<b>9,141</b>	<b>11,657</b>
Income tax expense	(914)	(963)
<b>Net profit for the period</b>	<b>8,227</b>	<b>10,694</b>
Other comprehensive income	(117)	21
<b>Total comprehensive income</b>	<b>8,110</b>	<b>10,714</b>