

Statement of Financial Position: 30/06/2022	Euro '000	
	Previous quarter 31/03/2022	Actual quarter 30/06/2022
<b>Assets</b>		
Cash on hands and Balances with Central Bank of Kosovo	55,448	54,280
Placements with correspondent banks	17,112	21,433
Treasury bonds	0	0
Investments in securities	5,010	9,993
Loans and advances to customers	336,354	347,769
Property, plant and equipment	14,036	13,683
Intangible assets	815	702
Deferred tax assets	0	0
Other assets	4,853	5,486
<b>Total Assets</b>	<b>433,639</b>	<b>453,344</b>
<b>Liabilities</b>		
Due to customers	380,977	395,713
Due to banks	1,088	1,089
Other borrowing debts	0	0
Deferred tax liabilities	0	0
Other liabilities	3,479	8,140
<b>Total Liabilities</b>	<b>385,544</b>	<b>404,942</b>
<b>Shareholders' Equity</b>		
Share capital	29,422	29,422
Capital reserves	4,688	4,698
Retained earnings	11,087	9,087
Net profit for the period	2,897	5,196
Other Equity Components	0	0
<b>Total Shareholders' Equity</b>	<b>48,094</b>	<b>48,402</b>
<b>Total Equity and Liabilities</b>	<b>433,639</b>	<b>453,344</b>

Statement of Comprehensive income for the quarter ending: 30/06/2022	Euro '000	
	Previous quarter 31/03/2022	Actual quarter 30/06/2022
Interest income	5,785	11,632
Interest expense	(683)	(1,423)
<b>Net interest income</b>	<b>5,102</b>	<b>10,209</b>
Fees and commissions income	1,075	2,236
Fees and commissions expense	(313)	(538)
<b>Net fees and commissions income</b>	<b>761</b>	<b>1,699</b>
Net income from trading	25	71
Net income from other financial instruments	14	234
Net other operating income (expense)	(2,156)	(5,196)
<b>Total income</b>	<b>3,747</b>	<b>7,016</b>
Loan loss provision charges	(528)	(1,243)
<b>Profit before income tax</b>	<b>3,219</b>	<b>5,773</b>
Income tax expense	(322)	(577)
<b>Net profit/loss</b>	<b>2,897</b>	<b>5,196</b>
Other comprehensive income	(29)	(24)
<b>Total comprehensive income</b>	<b>2,868</b>	<b>5,171</b>