

| Statement of Financial Position: 31/12/2023 | | Euro '000 |
|---|--------------------------------|------------------------------|
| | Previous quarter 30/09/2023 | Actual quarter 31/12/2023 |
| Pasuritë | | |
| Cash and deposits at central banks | 79,257 | 87,808 |
| Deposits in banks | 28,330 | 40,852 |
| Treasury Bills | 0 | 0 |
| Investments in securities | 3,127 | 10,605 |
| Loans and advances to clients | 438,930 | 441,298 |
| Property, plant and equipment | 15,023 | 14,738 |
| Intangible assets | 1,132 | 1,578 |
| Deferred tax assets | 0 | 0 |
| Other assets | 12,443 | 12,260 |
| Total Assets | 578,242 | 609,139 |
| Liabilities | | |
| Due to customers | 510,682 | 537,067 |
| Due to banks | 119 | 135 |
| Other borrowed funds | 0 | 0 |
| Deferred tax liabilities | 0 | 0 |
| Other liabilities | 4,853 | 6,108 |
| Total Liabilities | 515,655 | 543,310 |
| Shareholders' Equity | | |
| Share capital | 29,422 | 29,422 |
| Capital reserves | 4,745 | 4,633 |
| Retained earnings | 19,107 | 19,107 |
| Net profit for the period | 9,313 | 12,667 |
| Other Equity Components | 0 | 0 |
| Total Shareholders' Equity | 62,587 | 65,829 |
| Total Equity and Liabilities | 578,242 | 609,139 |

| Statement of Comprehensive income for the quarter ending: 31/12/2023 | | Euro '000 |
|---|--------------------------------|------------------------------|
| | Previous quarter 30/09/2023 | Actual quarter 31/12/2023 |
| Interest income | 22,642 | 30,743 |
| Interest expense | (3,720) | (5,383) |
| Net interest income | 18,922 | 25,359 |
| | | |
| Fee and commissions income | 3,543 | 4,903 |
| Fee and commissions expense | (1,011) | (1,360) |
| Net fees and commissions income | 2,532 | 3,543 |
| | | |
| Net income from trading | 38 | 67 |
| Net income from other financial instruments | 384 | 391 |
| Net other operating income (expense) | (11,284) | (15,838) |
| | | |
| Total income | 10,593 | 13,522 |
| | | |
| Loan loss provision charges | (245) | 698 |
| | | |
| Profit before tax | 10,348 | 14,220 |
| Income tax expense | (1,035) | (1,553) |
| Net profit for the period | 9,313 | 12,667 |
| | | |
| Other comprehensive income | 0 | (117) |
| | | |
| Total comprehensive income | 9,313 | 12,550 |