

Statement of Financial Position: 30/09/2023		<b>Euro '000</b>
	Previous quarter 30/06/2023	Actual quarter 30/09/2023
<b>Assets</b>		
Cash and deposits at central banks	57,446	79,257
Deposits in banks	10,243	28,330
Treasury Bills	0	0
Investments in securities	4,654	3,127
Loans and advances to clients	444,832	438,930
Property, plant and equipment	14,908	15,023
Intangible assets	938	1,132
Deferred tax assets	0	0
Other assets	11,500	12,443
<b>Total Assets</b>	<b>544,522</b>	<b>578,242</b>
<b>Liabilities</b>		
Due to customers	475,570	510,682
Due to banks	188	119
Other borrowed funds	0	0
Deferred tax liabilities	0	0
Other liabilities	8,495	4,853
<b>Total Liabilities</b>	<b>484,253</b>	<b>515,655</b>
<b>Shareholders' Equity</b>		
Share capital	29,422	29,422
Capital reserves	4,795	4,745
Retained earnings	19,107	19,107
Net profit for the period	6,945	9,313
Other Equity Components	0	0
<b>Total Shareholders' Equity</b>	<b>60,269</b>	<b>62,587</b>
<b>Total Equity and Liabilities</b>	<b>544,522</b>	<b>578,242</b>

Statement of Comprehensive income for the quarter ending: 30/09/2023		<b>Euro '000</b>
	Previous quarter 30/06/2023	Actual quarter 30/09/2023
Interest income	14,623	22,642
Interest expense	(2,309)	(3,720)
<b>Net interest income</b>	<b>12,314</b>	<b>18,922</b>
Fee and commissions income	2,198	3,543
Fee and commissions expense	(564)	(1,011)
<b>Net fees and commissions income</b>	<b>1,634</b>	<b>2,532</b>
Net income from trading	32	38
Net income from other financial instruments	322	384
Net other operating income (expense)	(6,831)	(11,284)
<b>Total income</b>	<b>7,471</b>	<b>10,593</b>
Loan loss provision charges	246	(245)
<b>Profit before tax</b>	<b>7,717</b>	<b>10,348</b>
<b>Income tax expense</b>	<b>(772)</b>	<b>(1,035)</b>
<b>Net profit for the period</b>	<b>6,945</b>	<b>9,313</b>
Other comprehensive income	55	0
<b>Total comprehensive income</b>	<b>7,000</b>	<b>9,313</b>