

Statement of Financial Position: 31.12.2025	Previous quarter 30/09/2025	Euro '000 Actual quarter 31/12/2025
<b>Assets</b>		
Cash and deposits at central banks	65,059	86,432
Deposits in banks	39,203	26,191
Treasury Bills	0	0
Investments in securities	96,871	99,952
Loans and advances to clients	552,014	561,627
Property, plant and equipment	14,106	14,685
Intangible assets	2,279	2,174
Deferred tax assets	0	0
Other assets	21,631	8,957
<b>Total Assets</b>	<b>791,162</b>	<b>800,019</b>
<b>Liabilities</b>		
Due to customers	679,519	695,660
Due to banks	2,473	2,588
Other borrowed funds	2,098	2,136
Deferred tax liabilities	0	0
Other liabilities	15,674	5,145
<b>Total Liabilities</b>	<b>699,763</b>	<b>705,529</b>
<b>Shareholders' Equity</b>		
Share capital	38,874	38,874
Capital reserves	4,789	4,914
Retained earnings	38,529	38,529
Net profit for the period	9,207	12,173
Other Equity Components	0	0
<b>Total Shareholders' Equity</b>	<b>91,399</b>	<b>94,490</b>
<b>Total Equity and Liabilities</b>	<b>791,162</b>	<b>800,019</b>

Statement of Comprehensive income for the quarter ending: 31.12.2025	Previous quarter 30/09/2025	Euro '000 Actual quarter 31/12/2025
Interest income	29,089	39,997
Interest expense	(6,174)	(8,880)
<b>Net interest income</b>	<b>22,915</b>	<b>31,117</b>
Fee and commissions income	5,156	7,116
Fee and commissions expense	(3,132)	(4,194)
<b>Net fees and commissions income</b>	<b>2,024</b>	<b>2,922</b>
Net income from trading	114	136
Net income from other financial instruments	94	103
Net other operating income (expense)	(12,112)	(17,004)
<b>Total income</b>	<b>13,034</b>	<b>17,275</b>
Loan loss provision charges	(2,804)	(3,649)
<b>Profit before tax</b>	<b>10,230</b>	<b>13,626</b>
Income tax expense	(1,023)	(1,453)
<b>Net profit for the period</b>	<b>9,207</b>	<b>12,173</b>
Other comprehensive income	8	128
<b>Total comprehensive income</b>	<b>9,216</b>	<b>12,301</b>