

Statement of Financial Position: 31/12/2022	Euro '000	
	Previous quarter 30/09/2022	Actual quarter 31/12/2022
<b>Assets</b>		
Cash and deposits at central banks	99,430	107,408
Deposits in banks	12,922	20,181
Treasury Bills	0	0
Investments in securities	20,593	28,225
Loans and advances to clients	358,536	379,892
Property, plant and equipment	14,071	14,988
Intangible assets	751	654
Deferred tax assets	0	0
Other assets	8,272	11,718
<b>Total Assets</b>	<b>514,576</b>	<b>563,066</b>
<b>Liabilities</b>		
Due to customers	461,516	505,342
Due to banks	93	93
Other borrowed funds	0	0
Deferred tax liabilities	0	0
Other liabilities	2,475	4,362
<b>Total Liabilities</b>	<b>464,084</b>	<b>509,797</b>
<b>Shareholders' Equity</b>		
Share capital	29,422	29,422
Capital reserves	4,659	4,739
Retained earnings	9,087	9,087
Net profit for the period	7,324	10,020
Other Equity Components	0	0
<b>Total Shareholders' Equity</b>	<b>50,492</b>	<b>53,269</b>
<b>Total Equity and Liabilities</b>	<b>514,576</b>	<b>563,066</b>

Statement of Comprehensive income for the quarter ending: 31/12/2022	Euro '000	
	Previous quarter 30/09/2022	Actual quarter 31/12/2022
Interest income	17,937	24,577
Interest expense	(2,268)	(3,205)
<b>Net interest income</b>	<b>15,669</b>	<b>21,372</b>
Fee and commissions income	3,483	4,752
Fee and commissions expense	(847)	(1,026)
<b>Net fees and commissions income</b>	<b>2,636</b>	<b>3,725</b>
Net income from trading	9	(4)
Net income from other financial instruments	236	241
Net other operating income (expense)	(7,895)	(11,674)
<b>Total income</b>	<b>10,654</b>	<b>13,661</b>
Loan loss provision charges	(2,517)	(2,346)
<b>Profit before tax</b>	<b>8,138</b>	<b>11,315</b>
Income tax expense	(814)	(1,294)
<b>Net profit for the period</b>	<b>7,324</b>	<b>10,020</b>
Other comprehensive income	(67)	8
<b>Total comprehensive income</b>	<b>7,257</b>	<b>10,029</b>