



Balance Sheet as at: 31.12.2023

Euro '000

	Current quarter (30.09.2023)	Current quarter (31.12.2023) not audited
Assets		
Cash and balance with CBK	13,582	8,323
Claims on banks	3,016	1,408
Treasury bills	0	7,038
Investment Securities	0	0
Loans and advances to customers	99,771	101,969
Property and equipment	1,393	1,302
Intangible assets	186	173
Deferred tax assets	1	-
Other assets	353	189
Total assets	118,303	120,403
Liabilities		
Customer Deposits	83,772	83,915
Due to banks	21,223	22,235
Other borrowed funds	0	0
Deferred tax liabilities	0	27
Other liabilities	1,702	1,630
Total Liabilities	106,698	107,807
Shareholders' equity		
Share Capital	10,000	10,000
Capital Reserves	0	0
Retained Profit / (Loss) from previous year	1,176	1,172
Current Year Profit / (Loss)	430	1,424
Other equity capital components		
Total shareholder's equity	11,605	12,596
Total liabilities and shareholder's equity	118,303	120,403

Income statement for the quarter ended: 31.12.2023

Euro '000

	Current quarter (30.09.2023)	Current quarter (31.12.2023) not audited
Interest income	4,385	6,152
Interest expense	(1,982)	(2,718)
Net interest income	2,404	3,434
Fee and commission income	192	302
Fee and commission expense	(13)	(24)
Net fee and commission income	180	278
Net trading profit	(18)	(14)
Net income from other financial instruments	0	0
Net other operating income (expense)	(1,672)	(2,442)
Total income	894	1,256
Impairment losses on loans	(411)	282
Profit/(loss) before taxation	483	1,539
Income tax expense	(53)	(115)
Net profit/(loss)	430	1,424
Other comprehensive income	0	0
Total comprehensive income/(loss)	430	1,424