



Balance Sheet as at: 30.09.2023

Euro '000

	Previous quarter (30.06.2023)	Current quarter (30.09.2023)
Assets		
Cash and balance with CBK	17,417	13,582
Claims on banks	2,801	3,016
Treasury bills	0	0
Investment Securities	0	0
Loans and advances to customers	103,485	99,771
Property and equipment	1,463	1,393
Intangible assets	206	186
Deferred tax assets	3	1
Other assets	359	353
Total assets	125,735	118,303
Liabilities		
Customer Deposits	87,661	83,772
Due to banks	24,924	21,223
Other borrowed funds	0	0
Deferred tax liabilities	0	0
Other liabilities	1,641	1,702
Total Liabilities	114,227	106,698
Shareholders' equity		
Share Capital	10,000	10,000
Capital Reserves	0	0
Retained Profit / (Loss) from previous year	1,176	1,176
Current Year Profit / (Loss)	333	430
Other equity capital components		
Total shareholder's equity	11,508	11,605
Total liabilities and shareholder's equity	125,735	118,303

Income statement for the quarter ended: 30.09.2023

Euro '000

	Previous quarter (30.06.2023)	Current quarter (30.09.2023)
Interest income	2,805	4,385
Interest expense	(1,188)	(1,982)
Net interest income	1,617	2,404
Fee and commission income	210	192
Fee and commission expense	(25)	(13)
Net fee and commission income	185	180
Net trading profit	(24)	(18)
Net income from other financial instruments	0	0
Net other operating income (expense)	(1,103)	(1,672)
Total income	676	894
Impairment losses on loans	(300)	(411)
Profit/(loss) before taxation	375	483
Income tax expense	(43)	(53)
Net profit/(loss)	333	430
Other comprehensive income	0	0
Total comprehensive income/(loss)	333	430