



Balance Sheet as at: 31.12.2022

Euro '000

	Previous quarter (30.09.2022)	Current quarter (31.12.2022) not audited
Assets		
Cash and balance with CBK	30,267	22,678
Claims on banks	1,905	5,554
Treasury bills	100	100
Investment Securities	0	0
Loans and advances to customers	96,798	93,046
Property and equipment	1,732	1,654
Intangible assets	190	227
Deferred tax assets	4	1
Other assets	667	441
Total assets	131,663	123,701
Liabilities		
Customer Deposits	92,797	88,817
Due to banks	25,723	21,593
Other borrowed funds	0	0
Deferred tax liabilities	0	0
Other liabilities	1,828	2,116
Total Liabilities	120,349	112,526
Shareholders' equity		
Share Capital	10,000	10,000
Capital Reserves	0	0
Retained Profit / (Loss) from previous year	305	305
Current Year Profit / (Loss)	1,009	869
Other equity capital components		
Total shareholder's equity	11,315	11,175
Total liabilities and shareholder's equity	131,663	123,701

Income statement for the quarter ended: 31.12.2022

Euro '000

	Previous quarter (30.09.2022)	Current quarter (31.12.2022) not audited
Interest income	4,148	5,547
Interest expense	(1,385)	(1,986)
Net interest income	2,764	3,560
Fee and commission income	168	225
Fee and commission expense	(34)	(59)
Net fee and commission income	133	166
Net trading profit	(103)	82
Net income from other financial instruments	0	0
Net other operating income (expense)	(1,378)	(2,446)
Total income	1,416	1,362
Impairment losses on loans	(262)	(271)
Profit/(loss) before taxation	1,155	1,091
Income tax expense	(136)	(222)
Net profit/(loss)	1,019	869
Other comprehensive income	(9)	0
Total comprehensive income/(loss)	1,009	869