



Balance Sheet as at: 31.12.2024

Euro '000

	Previous quarter (30.09.2024)	Current quarter (31.12.2024) not audited
Assets		
Cash and balance with CBK	6,320	7,309
Claims on banks	2,631	5,908
Treasury bills	7,108	7,013
Investment Securities	0	0
Loans and advances to customers	67,804	66,163
Property and equipment	1,135	1,050
Intangible assets	165	158
Deferred tax assets	0	0
Other assets	285	237
Total assets	85,447	87,838
Liabilities		
Customer Deposits	66,278	55,376
Due to banks	4,347	17,579
Other borrowed funds	0	0
Deferred tax liabilities	26	26
Other liabilities	1,477	1,415
Total Liabilities	72,128	74,396
Shareholders' equity		
Share Capital	10,000	10,000
Capital Reserves	0	0
Retained Profit / (Loss) from previous year	2,600	2,600
Current Year Profit / (Loss)	720	843
Other equity capital components		
Total shareholder's equity	13,320	13,443
Total liabilities and shareholder's equity	85,447	87,838

Income statement for the quarter ended: 31.12.2024

Euro '000

	Previous quarter (30.09.2024)	Current quarter (31.12.2024) not audited
Interest income	4,355	5,496
Interest expense	(1,848)	(2,316)
Net interest income	2,507	3,180
Fee and commission income	271	339
Fee and commission expense	(24)	(28)
Net fee and commission income	247	311
Net trading profit	11	18
Net income from other financial instruments	0	6
Net other operating income (expense)	(1,911)	(2,482)
Total income	854	1,032
Impairment losses on loans	(77)	(126)
Profit/(loss) before taxation	777	907
Income tax expense	(57)	(63)
Net profit/(loss)	720	843
Other comprehensive income	0	0
Total comprehensive income/(loss)	720	843