



Balance Sheet as at: 30.09.2024

Euro '000

| | Previous quarter (30.06.2024) | Current quarter (30.09.2024) not audited |
|---|--|---|
| Assets | | |
| Cash and balance with CBK | 6.344 | 6.320 |
| Claims on banks | 1.503 | 2.631 |
| Treasury bills | 7.038 | 7.108 |
| Investment Securities | 0 | 0 |
| Loans and advances to customers | 77.712 | 67.804 |
| Property and equipment | 1.224 | 1.135 |
| Intangible assets | 171 | 165 |
| Deferred tax assets | 0 | 0 |
| Other assets | 222 | 285 |
| Total assets | 94.214 | 85.447 |
| Liabilities | | |
| Customer Deposits | 73.280 | 66.278 |
| Due to banks | 5.824 | 4.347 |
| Other borrowed funds | 0 | 0 |
| Deferred tax liabilities | 27 | 26 |
| Other liabilities | 2.021 | 1.477 |
| Total Liabilities | 81.151 | 72.128 |
| 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) | 463 | 720 |
| Other equity capital components | | |
| Total shareholder's equity | 13.063 | 13.320 |
| Total liabilities and shareholder's equity | 94.214 | 85.447 |

Income statement for the quarter ended: 30.09.2024

Euro '000

| | Previous quarter (30.06.2024) | Current quarter (30.09.2024) not audited |
|---|--|---|
| Interest income | 3.095 | 4.355 |
| Interest expense | (1.360) | (1.848) |
| Net interest income | 1.736 | 2.507 |
| Fee and commission income | 254 | 271 |
| Fee and commission expense | (71) | (24) |
| Net fee and commission income | 183 | 247 |
| Net trading profit | 3 | 11 |
| Net income from other financial instruments | 0 | 0 |
| Net other operating income (expense) | (1.315) | (1.911) |
| Total income | 607 | 854 |
| Impairment losses on loans | (107) | (77) |
| Profit/(loss) before taxation | 500 | 777 |
| Income tax expense | (37) | (57) |
| Net profit/(loss) | 463 | 720 |
| Other comprehensive income | 0 | 0 |
| Total comprehensive income/(loss) | 463 | 720 |