

MR. MICHAEL GATT
33, CORYPHENA, FL 1
SQAQ LOURDES
SWIEQI SWQ3332
MALTA

ACCOUNT N° 711000840760
ACCOUNT NAME MICHAEL GATT
CLIENT N° 110008433
IBAN N° MT91MBWM07113000000711000840760
BIC CODE MBWMMTMT
ACCOUNT TYPE CURRENT ACCOUNT
CURRENCY EUR
WITHHOLDING TAX 15.00%
INTEREST RATE 0.00%

Period from 01-01-2024 to 31-12-2024

Opening Balance	42,461.33
Paid Out	188,980.89
Paid In	184,135.35
Closing Balance	37,615.79

Date	Value Date	Description	Paid Out	Paid In	Balance
OPENING BALANCE					42,461.33
01-01-2024	02-01-2024	Loan Repayment forMF110008433001	145.60	0.00	42,315.73
01-01-2024	02-01-2024	Loan Repayment forMQ110008433003	48.91	0.00	42,266.82
01-01-2024	02-01-2024	LIFE POLICY PREMIUM	312.69	0.00	41,954.13
09-01-2024	09-01-2024	Michael Gatt : PC008240109MVP11	0.00	3,999.26	45,953.39
01-02-2024	01-02-2024	Loan Repayment forMF110008433001	762.88	0.00	45,190.51
01-02-2024	01-02-2024	Loan Repayment forMQ110008433003	384.55	0.00	44,805.96
02-02-2024	01-02-2024	Payward Ltd. : 11700053113267P	0.00	4,000.00	48,805.96
BALANCE C/F					48,805.96

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MeDirect Bank (Malta) plc – The Centre, Tigné Point – Sliema TPO 0001 – Malta – www.medirect.com.mt – info@medirect.com.mt – (+356) 2557 4400
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PERIOD
ACCOUNT TYPE

From 01-01-2024 to 31-12-2024
Current Account

Date	Value Date	Description	Paid Out	Paid In	Balance
BALANCE B/F					48,805.96
23-02-2024	23-02-2024	POST DEED - UPDATE OF SEARCHES	50.15	0.00	48,755.81
01-03-2024	01-03-2024	Loan Repayment forMF110008433001	762.88	0.00	47,992.93
01-03-2024	01-03-2024	Loan Repayment forMQ110008433003	384.55	0.00	47,608.38
01-03-2024	01-03-2024	VERDE BEACH RESTAURANT (28-Feb)	293.47	0.00	47,314.91
02-03-2024	01-03-2024	Loan Charge/MQ110008433002/ MIS12/RETAIL_FEE_0.25%	30.00	0.00	47,284.91
07-03-2024	06-03-2024	Payward Ltd. : 11700055005387P	0.00	3,999.00	51,283.91
29-03-2024	01-04-2024	Loan Repayment forMF110008433001	762.88	0.00	50,521.03
29-03-2024	01-04-2024	Loan Repayment forMQ110008433003	384.55	0.00	50,136.48
01-04-2024	01-04-2024	BUY/GS_Alibaba Group Holding Ltd ADR	13,784.85	0.00	36,351.63
02-04-2024	01-04-2024	Loan Charge/MQ110008433002/ MIS12/RETAIL_FEE_0.25%	54.16	0.00	36,297.47
05-04-2024	05-04-2024	Payward Ltd. - Kraken Tx FTWQ5I-RBKo3K0PTj5uZehhv	0.00	3,999.00	40,296.47
05-04-2024	05-04-2024	UAB ConnectPay -Sent from MeDirect App - PH0000101	825.00	0.00	39,471.47
08-04-2024	08-04-2024	Revolut**5874* (5-Apr)	300.00	0.00	39,171.47
13-04-2024	13-04-2024	Revolut**5874* (12-Apr)	300.00	0.00	38,871.47
16-04-2024	16-04-2024	THY00000004HNL86 (14-Apr)	703.71	0.00	38,167.76
16-04-2024	16-04-2024	THY00000004HNL86 (14-Apr)	762.71	0.00	37,405.05
16-04-2024	16-04-2024	SELL/ST_Alibaba Group Holding Ltd ADR	0.00	12,960.49	50,365.54
BALANCE C/F					50,365.54

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Date	Value Date	Description	Paid Out	Paid In	Balance
BALANCE B/F					50,365.54
16-04-2024	16-04-2024	BUY/GS_Coinbase Global Inc Ordinary Shares -	14,502.16	0.00	35,863.38
01-05-2024	01-05-2024	Loan Repayment forMF110008433001	762.88	0.00	35,100.50
01-05-2024	01-05-2024	Loan Repayment forMQ110008433003	384.55	0.00	34,715.95
01-05-2024	01-05-2024	BUY/GS_Coinbase Global Inc Ordinary Shares -	9,611.74	0.00	25,104.21
02-05-2024	01-05-2024	Loan Charge/MQ110008433002/ MIS12/RETAIL_FEE_0.25%	52.36	0.00	25,051.85
03-05-2024	03-05-2024	Payward Ltd. - Kraken Tx FTgoYXg-mvxAeRkbjU7vR2CwM	0.00	3,999.50	29,051.35
03-05-2024	03-05-2024	BUY/GS_Coinbase Global Inc Ordinary Shares -	5,214.44	0.00	23,836.91
09-05-2024	09-05-2024	REVERSAL LOAN CHARGE/MQ 110008433002/MIS12/RETAIL_F	0.00	30.00	23,866.91
09-05-2024	01-05-2024	REVERSAL LOAN CHARGE/MQ 110008433002/MIS12/RETAIL_F	0.00	52.36	23,919.27
09-05-2024	09-05-2024	REVERSAL LOAN CHARGE/MQ 110008433002/MIS12/RETAIL_F	0.00	54.16	23,973.43
10-05-2024	10-05-2024	Aston Villa Football C (7-May) GBP736.0 1.18270	870.47	0.00	23,102.96
03-06-2024	03-06-2024	Loan Repayment forMF110008433001	762.88	0.00	22,340.08
03-06-2024	03-06-2024	Loan Repayment forMQ110008433003	384.55	0.00	21,955.53
10-06-2024	07-06-2024	Payward Ltd. - Kraken Tx FTiPH9F-j5ES8w81Zm0cNSYbr	0.00	3,999.00	25,954.53
17-06-2024	17-06-2024	Revolut**5874* (14-Jun)	350.00	0.00	25,604.53
18-06-2024	18-06-2024	Loan Charge/MQ110008433002/ MIS12/RETAIL_FEE_0.25	25,604.53	0.00	0.00
BALANCE C/F					0.00

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BALANCE B/F					0.00
18-06-2024	18-06-2024	REVERSED : Loan Charge/MQ11 0008433002/MIS12/RETAI	0.00	25,604.53	25,604.53
19-06-2024	19-06-2024	Michael GATT -Sent from MeDirect App - PH000023844	7,500.00	0.00	18,104.53
01-07-2024	01-07-2024	Loan Repayment forMF110008433001	762.88	0.00	17,341.65
01-07-2024	01-07-2024	Loan Repayment forMQ110008433003	384.55	0.00	16,957.10
01-07-2024	01-07-2024	Payward Ltd. - Kraken Tx FTS1OJ 4-TN0DgKhPMr5Do6MKG	0.00	4,000.00	20,957.10
02-07-2024	02-07-2024	Revolut**5874* (30-Jun)	1,500.00	0.00	19,457.10
22-07-2024	22-07-2024	BANK CHARGES - REFERENCE LETTER	20.00	0.00	19,437.10
01-08-2024	01-08-2024	Loan Repayment forMF110008433001	762.88	0.00	18,674.22
01-08-2024	01-08-2024	Loan Repayment forMQ110008433003	384.55	0.00	18,289.67
01-08-2024	01-08-2024	Revolut**5874* (30-Jul)	700.00	0.00	17,589.67
05-08-2024	05-08-2024	BUY/GS_Coinbase Global Inc Ordinary Shares -	4,769.29	0.00	12,820.38
06-08-2024	06-08-2024	BUY/GS_Alibaba Group Holding Ltd ADR	2,862.00	0.00	9,958.38
07-08-2024	07-08-2024	Black Hawk Technology Co. Ltd. - Salary 07.24 - 09	0.00	4,000.00	13,958.38
26-08-2024	26-08-2024	BUY/GS_PDD HOLDINGS INC ADR	2,357.15	0.00	11,601.23
29-08-2024	29-08-2024	Black Hawk Technology Co. Ltd. - Salary 08.24 -	0.00	4,000.00	15,601.23
02-09-2024	02-09-2024	Loan Repayment forMF110008433001	762.88	0.00	14,838.35
BALANCE C/F					14,838.35

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Date	Value Date	Description	Paid Out	Paid In	Balance
BALANCE B/F					14,838.35
02-09-2024	02-09-2024	Loan Repayment forMQ110008433003	384.55	0.00	14,453.80
06-09-2024	06-09-2024	BUY/GS_Coinbase Global Inc Ordinary Shares -	3,468.69	0.00	10,985.11
19-09-2024	19-09-2024	SELL/ST_Coinbase Global Inc Ordinary Shares -	0.00	3,798.74	14,783.85
20-09-2024	20-09-2024	SELL/ST_Alibaba Group Holding Ltd ADR	0.00	3,190.00	17,973.85
23-09-2024	23-09-2024	Michael GATT -Transfer - PH0000429726	5,000.00	0.00	12,973.85
23-09-2024	23-09-2024	Michael GATT -Transfer - PH0000432078	3,500.00	0.00	9,473.85
24-09-2024	24-09-2024	Notary Michael J. Galea -stamp duty MG - PH0000433	5,000.00	0.00	4,473.85
24-09-2024	24-09-2024	SELL/ST_PDD HOLDINGS INC ADR	0.00	2,399.17	6,873.02
26-09-2024	26-09-2024	Black Hawk Technology Co. Ltd. - Expenses re imbur	0.00	2,245.38	9,118.40
26-09-2024	26-09-2024	Black Hawk Technology Co. Ltd. - Salary 09.24 -	0.00	4,000.00	13,118.40
30-09-2024	30-09-2024	CROWD ENTERTAINMENT LIMITED - SALARY SEPTEMBER -	0.00	1,100.00	14,218.40
30-09-2024	30-09-2024	WINDGG INTERNATIONAL LIMITED - SALARY SEPTEMBER -	0.00	1,100.00	15,318.40
01-10-2024	01-10-2024	Loan Repayment forMF110008433001	762.88	0.00	14,555.52
01-10-2024	01-10-2024	Loan Repayment forMQ110008433003	384.55	0.00	14,170.97
04-10-2024	04-10-2024	Payward Ireland Limited - Kraken Tx FTi4mZ8-0SRO9h	0.00	3,488.93	17,659.90
BALANCE C/F					17,659.90

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Date	Value Date	Description	Paid Out	Paid In	Balance
BALANCE B/F					17,659.90
07-10-2024	07-10-2024	Payward Ireland Limited - Kraken Tx FTWHQDH-N0E72u	0.00	3,499.00	21,158.90
30-10-2024	30-10-2024	Black Hawk Technology Co. Ltd. - Salary 10.24 - 09	0.00	4,000.00	25,158.90
01-11-2024	01-11-2024	Loan Repayment forMF110008433001	762.88	0.00	24,396.02
01-11-2024	01-11-2024	Loan Repayment forMQ110008433003	384.55	0.00	24,011.47
05-11-2024	05-11-2024	Payward Ireland Limited - Kraken Tx FTBLBkG-QANmcr	0.00	3,499.00	27,510.47
07-11-2024	07-11-2024	BUY/GS_Alibaba Group Holding Ltd ADR	14,092.42	0.00	13,418.05
12-11-2024	12-11-2024	SELL/ST_Alibaba Group Holding Ltd ADR	0.00	12,906.89	26,324.94
12-11-2024	12-11-2024	SELL/ST_Coinbase Global Inc Ordinary Shares -	0.00	52,313.74	78,638.68
13-11-2024	13-11-2024	BUY/GS_Coinbase Global Inc Ordinary Shares -	31,397.04	0.00	47,241.64
20-11-2024	20-11-2024	TRANSFER FROM 711000840760 TO 711000840849	5,000.00	0.00	42,241.64
20-11-2024	20-11-2024	CROWD ENTERTAINMENT LIMITED - SALARY - 4324110028	0.00	1,100.00	43,341.64
25-11-2024	25-11-2024	BUILDING POLICY PREMIUM	375.62	0.00	42,966.02
27-11-2024	27-11-2024	Michael GATT -Transfer - PH0000564404	5,000.00	0.00	37,966.02
02-12-2024	02-12-2024	Loan Repayment forMF110008433001	762.88	0.00	37,203.14
02-12-2024	02-12-2024	Loan Repayment forMQ110008433003	384.55	0.00	36,818.59
02-12-2024	02-12-2024	Payward Ireland Limited - Kraken Tx FTKCpRI-RFazHI	0.00	3,496.20	40,314.79
BALANCE C/F					40,314.79

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BALANCE B/F					40,314.79
02-12-2024	02-12-2024	Payward Ireland Limited - Kraken Tx FTdVXix-VjJMpE	0.00	4,001.00	44,315.79
05-12-2024	05-12-2024	Michael GATT -Transfer - PH0000587503	6,500.00	0.00	37,815.79
28-12-2024	28-12-2024	Revolut**5874* (27-Dec)	3,500.00	0.00	34,315.79
30-12-2024	30-12-2024	WINDGG INTERNATIONAL LIMITED - SALARY 3 months - 4	0.00	3,300.00	37,615.79
CLOSING BALANCE					37,615.79

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Depositor Compensation Scheme Information Sheet

Deposits held at MeDirect Bank (Malta) plc are protected by	The Depositor Compensation Scheme (1), established under regulation 4 of the Depositor Compensation Scheme Regulations 2015.
Protection limit	€100,000 per depositor per credit institution (2).
If you have several deposits at the same credit institution	All your deposits at the same credit institution are “aggregated” and the total is subject to the limit of €100,000.
If you hold a joint account with other depositors	The limit of €100,000 applies to each depositor separately (3).
Reimbursement period in the event of credit institution's failure	7 working days (4).
Repayment currency	Euro.
Contact	Depositor Compensation Scheme, c/o Malta Financial Services Authority, Notabile Road, Attard BKR 3000, Malta. Tel: (+356) 2144 1155 E-mail: info@compensationschemes.org.mt
More information	www.compensationschemes.org.mt

1 Scheme responsible for the protection of your deposit

Your deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your deposits would in any case be repaid up to €100,000.

2 General limit of protection

If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by the Depositor Compensation Scheme, in accordance with the regulations. This repayment covers a maximum of €100,000 per credit institution. This means that all deposits at the same credit institution are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with €90,000 and a current account with €20,000, he or she will only be repaid €100,000.

In addition to the protection described above, deposits may be protected in some cases up to a maximum of €500,000 for six months after the amount has been credited or from the moment when such deposits become legally transferable. In order to qualify for such higher protection, a deposit in excess of €100,000 must meet any one of the following additional criteria:

I. It comprises:

- a. Monies deposited in preparation for the purchase of a private residential property by the depositor; or
- b. Monies which represent the proceeds of sale of a private residential property of the depositor; or

II. It comprises sums paid to the depositor in respect of:

- a. A separation, divorce or dissolution of their civil union; or
- b. Benefits payable on retirement; or
- c. A claim for compensation for unfair dismissal; or
- d. A claim for compensation for redundancy; or
- e. Benefits payable for death or bodily injury; or
- f. A claim for compensation for wrongful conviction.

More information can be obtained at www.compensationschemes.org.mt.

3 Limit of protection for joint accounts

In case of joint accounts, the limit of €100,000 applies to each depositor. However, deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of €100,000.

4 Reimbursement

The responsible Deposit Guarantee Scheme is the Depositor Compensation Scheme, c/o Malta Financial Services Authority, Notabile Road, Attard BKR 3000, Malta; Tel: (+356) 2144 1155; Email: info@compensationschemes.org.mt. It will repay your deposits up to €100,000 within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 until 31 December 2023; and within 7 working days from 1 January 2024 onwards.

As of 31 May 2016, where the Depositor Compensation Scheme cannot make the repayable amount(s) available within 7 working days, depositors shall have access to an amount, not exceeding €1,500, to cover the cost of living, within 5 working days of a request. The Depositor Compensation Scheme shall only grant access to such amount within 5 working days on the basis of data provided by the credit institution.

If you have not been repaid within these deadlines, you should make contact with the Depositor Compensation Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained from www.compensationschemes.org.mt.

Other Important Information

In general, all retail depositors and businesses are covered by the Depositor Compensation Scheme. Exceptions for certain deposits are stated on the website of the Depositor Compensation Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are covered, the credit institution shall also confirm this on the statement of account.

Exclusions List

Deposits which are excluded from protection under the Depositor Compensation Scheme in terms of regulation 9 (2) include the following:

- Deposits arising out of transactions in connection with which there has been a criminal conviction for money laundering;
- Cases where the holder and any beneficial owner of the deposit has never been identified in accordance with prevention of money laundering requirements at the compensation date;
- Deposits made by a depositor which is one of the following:
 - Credit institution for deposits made on its own behalf and for its own account
 - Financial institution
 - Investment firm
 - Insurance undertaking
 - Reinsurance undertaking
 - Collective investment undertaking
 - Pension or retirement fund
 - Public authority
- Deposits consisting of debt securities issued by a credit institution and liabilities arising out of own acceptances and promissory notes;
- Deposits held with a credit institution participating in the Depositor Compensation Scheme but in a branch of that credit institution which is located in a non-EEA Member State.

EEA

The 'EEA' stands for the European Economic Area which currently comprises the 27 EU Member States (i.e. Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden) plus, Iceland, Liechtenstein, and Norway.