



Balance Sheet for the quarter ended: 30.09.2018

	Euro '000	Euro '000
	Previous quarter (30.06.2018)	Current quarter (30.09.2018)
Assets		
Cash and balance with CBK	18,031	14,623
Claims on banks	13,282	4,900
Treasury bills	370	1,368
Investment Securities	-	-
Loans and advances to customers	88,434	87,733
Property and equipment	609	759
Intangible assets	67	88
Deferred tax assets	-	-
Other assets	31	296
Total assets	120,824	109,767
Liabilities		
Customer Deposits	50,379	48,311
Due to banks	11,050	10,037
Other borrowed funds	48,339	39,928
Deferred tax liabilities	-	-
Other liabilities	213	222
Total Liabilities	109,981	98,498
Shareholders' equity		
Share Capital	10,000	10,000
Capital Reserves	-	-
Retained Profit / (Loss) from previous year	(927)	(927)
Current Year Profit / (Loss)	1,770	2,196
Other equity capital components		
Total shareholder's equity	10,843	11,269
Total liabilities and shareholder's equity	120,824	109,767

Income statement for the quarter ended: 30.09.2018

	Euro '000	Euro '000
	Previous quarter (30.06.2018)	Current quarter (30.09.2018)
Interest income	2,431	3,770
Interest expense	(973)	(1,516)
Net interest income	1,458	2,254
Fee and commission income	180	247
Fee and commission expense	(3)	(6)
Net fee and commission income	177	241
Net trading profit	(27)	(50)
Net income from other financial instruments	10	4
Net other operating income (expense)	(904)	(1,367)
Total income	(921)	(1,413)
Impairment losses on loans	1,253	1,358
Profit/(loss) before taxation	1,967	2,440
Income tax expense	(197)	(244)
Net profit/(loss)	1,770	2,196
Other comprehensive income		
Total comprehensive income/(loss)	1,770	2,196