


**Balance Sheet for the quarter ended: 31.12.2018**
**Euro '000**
**Euro '000**

	Previous quarter (30.09.2018)	Current quarter (31.12.2018) not audited
<b>Assets</b>		
Cash and balance with CBK	14,623	14,657
Claims on banks	4,900	14,545
Treasury bills	1,368	2,119
Investment Securities	-	-
Loans and advances to customers	87,733	83,809
Property and equipment	759	924
Intangible assets	88	95
Deferred tax assets	-	-
Other assets	296	420
<b>Total assets</b>	<b>109,767</b>	<b>116,569</b>
<b>Liabilities</b>		
Customer Deposits	48,311	57,984
Due to banks	10,037	13,045
Other borrowed funds	39,928	34,435
Deferred tax liabilities	-	-
Other liabilities	222	210
<b>Total Liabilities</b>	<b>98,498</b>	<b>105,674</b>
<b>Shareholders' equity</b>		
Share Capital	10,000	10,000
Capital Reserves	-	-
Retained Profit / (Loss) from previous year	(927)	(927)
Current Year Profit / (Loss)	2,196	1,822
Other equity capital components	0	0
<b>Total shareholder's equity</b>	<b>11,269</b>	<b>10,895</b>
<b>Total liabilities and shareholder's equity</b>	<b>109,767</b>	<b>116,569</b>

**Income statement for the quarter ended: 30.09.2018**
**Euro '000**
**Euro '000**

	Previous quarter (30.09.2018)	Current quarter (31.12.2018) not audited
Interest income	3,770	5,084
Interest expense	(1,516)	(2,078)
<b>Net interest income</b>	<b>2,254</b>	<b>3,007</b>
Fee and commission income	247	316
Fee and commission expense	(6)	(8)
<b>Net fee and commission income</b>	<b>241</b>	<b>308</b>
Net trading profit	(50)	(45)
Net income from other financial instruments	4	2
Net other operating income (expense)	(1,367)	(2,100)
<b>Total income</b>	<b>(1,413)</b>	<b>(2,144)</b>
Impairment losses on loans	1,358	915
<b>Profit/(loss) before taxation</b>	<b>2,440</b>	<b>2,085</b>
Income tax expense	(244)	(264)
<b>Net profit/(loss)</b>	<b>2,196</b>	<b>1,822</b>
Other comprehensive income	0	0
<b>Total comprehensive income/(loss)</b>	<b>2,196</b>	<b>1,822</b>