



Balance Sheet as at: 30.09.2019

Euro '000

	Previous quarter (30.06.2019)	Current quarter (30.09.2019)
Assets		
Cash and balance with CBK	13,798	19,125
Claims on banks	9,157	8,796
Treasury bills	5,168	5,162
Investment Securities	-	-
Loans and advances to customers	76,329	68,670
Property and equipment	2,978	2,871
Intangible assets	93	88
Deferred tax assets	-	-
Other assets	1,053	966
Total assets	108,576	105,677
Liabilities		
Customer Deposits	60,840	71,156
Due to banks	15,364	19,283
Other borrowed funds	20,145	1,525
Deferred tax liabilities	-	-
Other liabilities	2,965	2,869
Total Liabilities	99,314	94,834
Shareholders' equity		
Share Capital	10,000	10,000
Capital Reserves	-	-
Retained Profit / (Loss) from previous year	-	-
Current Year Profit / (Loss)	(738)	844
Other equity capital components	-	-
Total shareholder's equity	9,262	10,844
Total liabilities and shareholder's equity	108,576	105,677

Income statement for the quarter ended: 30.09.2019

Euro '000

	Previous quarter (30.06.2019)	Current quarter (30.09.2019)
Interest income	2,484	3,644
Interest expense	(1,108)	(1,588)
Net interest income	1,375	2,056
Fee and commission income	123	197
Fee and commission expense	(3)	(6)
Net fee and commission income	120	191
Net trading profit	3	11
Net income from other financial instruments	22	17
Net other operating income (expense)	(1,217)	(1,760)
Total income	(1,192)	(1,733)
Impairment losses on loans	(968)	434
Profit/(loss) before taxation	(664)	948
Income tax expense	(74)	(105)
Net profit/(loss)	(738)	844
Other comprehensive income	-	-
Total comprehensive income/(loss)	(738)	844