



Balance Sheet as at: 30.06.2020

Euro '000

	Previous quarter (31.03.2020)	Current quarter (30.06.2020)
Assets		
Cash and balance with CBK	11,884	11,643
Claims on banks	4,488	6,617
Treasury bills	3,395	2,463
Investment Securities	-	0
Loans and advances to customers	75,527	77,181
Property and equipment	2,615	2,531
Intangible assets	86	88
Deferred tax assets	7	8
Other assets	251	245
Total assets	98,254	100,776
Liabilities		
Customer Deposits	77,855	77,674
Due to banks	4,598	4,598
Other borrowed funds	2,544	5,046
Deferred tax liabilities	0	0
Other liabilities	2,218	2,186
Total Liabilities	87,214	89,505
Shareholders' equity		
Share Capital	10,000	10,000
Capital Reserves	18	18
Retained Profit / (Loss) from previous year	775	775
Current Year Profit / (Loss)	246	478
Other equity capital components	0	0
Total shareholder's equity	11,039	11,271
Total liabilities and shareholder's equity	98,254	100,776

Income statement for the quarter ended: 30.06.2020

Euro '000

	Previous quarter (31.03.2020)	Current quarter (30.06.2020)
Interest income	1,102	2,230
Interest expense	(463)	(911)
Net interest income	639	1,318
Fee and commission income	62	124
Fee and commission expense	(9)	(14)
Net fee and commission income	53	110
Net trading profit	46	51
Net income from other financial instruments	10	10
Net other operating income (expense)	(464)	(895)
Total income	(407)	(833)
Impairment losses on loans	(16)	(70)
Profit/(loss) before taxation	269	525
Income tax expense	(23)	(47)
Net profit/(loss)	246	478
Other comprehensive income	-	-
Total comprehensive income/(loss)	246	478