



Balance Sheet as at: 31.12.2019

Euro '000

	Previous quarter (30.09.2019)	Current quarter (31.12.2019) not audited
Assets		
Cash and balance with CBK	19,125	19,453
Claims on banks	8,796	7,431
Treasury bills	5,162	5,177
Investment Securities	-	-
Loans and advances to customers	68,670	67,840
Property and equipment	2,871	2,744
Intangible assets	88	88
Deferred tax assets	-	-
Other assets	966	891
Total assets	105,677	103,625
Liabilities		
Customer Deposits	71,156	75,579
Due to banks	19,283	11,693
Other borrowed funds	1,525	2,970
Deferred tax liabilities	-	-
Other liabilities	2,869	2,935
Total Liabilities	94,834	93,178
Shareholders' equity		
Share Capital	10,000	10,000
Capital Reserves	-	-
Retained Profit / (Loss) from previous year	-	-
Current Year Profit / (Loss)	844	447
Other equity capital components	-	-
Total shareholder's equity	10,844	10,447
Total liabilities and shareholder's equity	105,677	103,625

Income statement for the quarter ended: 31.12.2019

Euro '000

	Previous quarter (30.09.2019)	Current quarter (31.12.2019) not audited
Interest income	3,644	4,697
Interest expense	(1,588)	(2,012)
Net interest income	2,056	2,685
Fee and commission income	197	268
Fee and commission expense	(6)	(9)
Net fee and commission income	191	259
Net trading profit	11	25
Net income from other financial instruments	17	11
Net other operating income (expense)	(1,760)	(2,463)
Total income	(1,733)	(2,427)
Impairment losses on loans	434	75
Profit/(loss) before taxation	948	592
Income tax expense	(105)	(145)
Net profit/(loss)	844	447
Other comprehensive income	-	-
Total comprehensive income/(loss)	844	447