



Balance Sheet as at: 30.09.2021

Euro '000

	Previous quarter (30.06.2021)	Current quarter (30.09.2021)
<b>Assets</b>		
Cash and balance with CBK	17,491	13,176
Claims on banks	5,567	8,413
Treasury bills	1,356	1,351
Investment Securities	0	0
Loans and advances to customers	79,771	88,928
Property and equipment	2,199	2,088
Intangible assets	111	109
Deferred tax assets	0	0
Other assets	761	796
<b>Total assets</b>	<b>107,256</b>	<b>114,862</b>
<b>Liabilities</b>		
Customer Deposits	80,121	83,100
Due to banks	7,598	11,098
Other borrowed funds	5,448	6,491
Deferred tax liabilities	0	0
Other liabilities	1,954	1,917
<b>Total Liabilities</b>	<b>95,121</b>	<b>102,605</b>
<b>Shareholders' equity</b>		
Share Capital	10,000	10,000
Capital Reserves	0	0
Retained Profit / (Loss) from previous year	2,318	2,318
Current Year Profit / (Loss)	(184)	(61)
Other equity capital components		
<b>Total shareholder's equity</b>	<b>12,134</b>	<b>12,257</b>
<b>Total liabilities and shareholder's equity</b>	<b>107,256</b>	<b>114,862</b>

Income statement for the quarter ended: 30.09.2021

Euro '000

	Previous quarter (30.06.2021)	Current quarter (30.09.2021)
Interest income	1,935	3,101
Interest expense	(837)	(1,267)
<b>Net interest income</b>	<b>1,099</b>	<b>1,834</b>
Fee and commission income	118	176
Fee and commission expense	(8)	(22)
<b>Net fee and commission income</b>	<b>110</b>	<b>153</b>
Net trading profit	21	20
Net income from other financial instruments	10	10
Net other operating income (expense)	(970)	(1,435)
<b>Total income</b>	<b>(940)</b>	<b>(1,405)</b>
Impairment losses on loans	(473)	(649)
<b>Profit/(loss) before taxation</b>	<b>(204)</b>	<b>(67)</b>
Income tax expense	20	5
<b>Net profit/(loss)</b>	<b>(184)</b>	<b>(61)</b>
Other comprehensive income	-	-
<b>Total comprehensive income/(loss)</b>	<b>(184)</b>	<b>(61)</b>