



Balance Sheet as at: 30.09.2020

Euro '000

	Previous quarter (30.06.2020)	Current quarter (30.09.2020)
Assets		
Cash and balance with CBK	11,643	18,882
Claims on banks	6,617	7,589
Treasury bills	2,463	1,340
Investment Securities	-	0
Loans and advances to customers	77,181	76,381
Property and equipment	2,530	2,408
Intangible assets	89	85
Deferred tax assets	8	9
Other assets	245	246
Total assets	100,776	106,939
Liabilities		
Customer Deposits	77,674	89,113
Due to banks	4,598	1,598
Other borrowed funds	5,046	2,581
Deferred tax liabilities	0	0
Other liabilities	2,186	2,154
Total Liabilities	89,505	95,446
Shareholders' equity		
Share Capital	10,000	10,000
Capital Reserves	18	18
Retained Profit / (Loss) from previous year	775	775
Current Year Profit / (Loss)	478	700
Other equity capital components	0	0
Total shareholder's equity	11,271	11,494
Total liabilities and shareholder's equity	100,776	106,939

Income statement for the quarter ended: 30.09.2020

Euro '000

	Previous quarter (30.06.2020)	Current quarter (30.09.2020)
Interest income	2,230	3,390
Interest expense	(911)	(1,342)
Net interest income	1,318	2,048
Fee and commission income	124	168
Fee and commission expense	(14)	(25)
Net fee and commission income	110	142
Net trading profit	51	60
Net income from other financial instruments	10	10
Net other operating income (expense)	(895)	(1,342)
Total income	(833)	(1,271)
Impairment losses on loans	(70)	(148)
Profit/(loss) before taxation	525	771
Income tax expense	(47)	(71)
Net profit/(loss)	478	700
Other comprehensive income	-	-
Total comprehensive income/(loss)	478	700