



Balance Sheet as at: 31.12.2021

Euro '000

	Previous quarter (30.09.2021)	Current quarter (31.12.2021) not audited
Assets		
Cash and balance with CBK	13,176	20,539
Claims on banks	8,413	3,029
Treasury bills	1,351	1,357
Investment Securities	0	0
Loans and advances to customers	88,928	96,513
Property and equipment	2,088	2,010
Intangible assets	109	154
Deferred tax assets	0	0
Other assets	796	817
Total assets	114,862	124,420
Liabilities		
Customer Deposits	83,100	84,291
Due to banks	11,098	11,598
Other borrowed funds	6,491	13,981
Deferred tax liabilities	0	0
Other liabilities	1,917	2,024
Total Liabilities	102,605	111,893
Shareholders' equity		
Share Capital	10,000	10,000
Capital Reserves	0	0
Retained Profit / (Loss) from previous year	2,318	2,318
Current Year Profit / (Loss)	(61)	208
Other equity capital components		
Total shareholder's equity	12,257	12,526
Total liabilities and shareholder's equity	114,862	124,419

Income statement for the quarter ended: 31.12.2021

Euro '000

	Previous quarter (30.09.2021)	Current quarter (31.12.2021) not audited
Interest income	3,101	4,283
Interest expense	(1,267)	(1,667)
Net interest income	1,834	2,615
Fee and commission income	176	242
Fee and commission expense	(22)	(26)
Net fee and commission income	153	216
Net trading profit	20	(3)
Net income from other financial instruments	10	10
Net other operating income (expense)	(1,435)	(2,018)
Total income	(1,405)	(2,010)
Impairment losses on loans	(649)	(584)
Profit/(loss) before taxation	(67)	236
Income tax expense	5	(28)
Net profit/(loss)	(61)	208
Other comprehensive income	-	-
Total comprehensive income/(loss)	(61)	208