

Consolidated Statement Of Financial Position

	Unaudited	Unaudited
	31.03.2021	31.12.2020
<i>Amounts in (000's USD)</i>		
<u>ASSETS</u>		
Cash, compulsory reserves and deposits at Central banks	1,493,256	1,484,286
Deposits with banks and financial institutions	75,689	66,485
Loans to banks	456	918
Loans and advances to customers	847,655	910,780
Financial assets at fair value through profit or loss	8,257	7,200
Investment Securities at amortized cost	1,235,329	1,271,240
OCI Investment Securities	34,804	41,742
Banks' acceptances	94	99
Assets acquired in satisfaction of loans	46,344	46,344
Properties and equipment	58,834	59,586
Right-of-use assets	11,934	12,349
Intangible assets	2,890	3,099
Other assets	25,935	22,356
	3,841,478	3,926,484
Assets classified as held for sale	15,132	15,821
Total Assets	3,856,609	3,942,304
<u>LIABILITIES</u>		
	31.03.2021	31.12.2020
Deposits and borrowings from banks	72,279	71,389
Customers' accounts at amortized cost	2,957,485	3,074,379
Liabilities under acceptances	95	99
Other borrowings	192,610	202,148
Escrow Account for cash contribution	47,896	
Lease Liabilities	12,347	13,054
Other liabilities	56,639	55,505
Provisions	8,581	8,173
	3,347,931	3,424,747
Liabilities classified as held for sale	536	560
Total Liabilities	3,348,467	3,425,307
<u>SHAREHOLDERS' EQUITY</u>		
Capital	141,957	141,957
Treasury shares	(50,634)	(50,982)
Preferred shares	101,351	101,351
Shareholders' cash contribution to capital	45,963	45,963
Reserves	137,546	137,533
Special reserve for assets acquired in satisfaction of debts	36,886	36,886
Retained earnings	99,721	117,930
Cumulative change in fair value of OCI securities	(8,106)	3,768
Net Profit for the Period	2,700	(18,203)
Total attributable to the equity holders of the parent	507,384	516,203
Non controlling interest	759	794
Total Equity	508,143	516,997
Total liabilities and Shareholders' Equity	3,856,609	3,942,304

Income Statement

	UnAudited 31.03.2021	UnAudited 31.12.2020
<i>Amounts in (000's USD)</i>		
Interest Income	43,372	232,883
Less: tax on interest	(3,685)	(17,085)
Interest Income: net of tax	39,687	215,798
Interest Expense	(14,354)	(127,085)
Net Interest Income	25,333	88,713
Fee and Commission Income	3,313	18,003
Fee and Commission Expense	(249)	(1,497)
Net fee and commission income	3,064	16,505
Net Interest and Gain / (Loss) on Fair Value securities	(51)	(22,381)
Other Operating Income	(1,693)	1,939
Net Financial Revenues	26,652	84,776
Write back / (provision) for credit losses	(8,109)	(35,335)
Net Financial Revenues after impairment loss / write back	18,543	49,442
Gain on disposal of property and equipment and properties acquired in satisfaction of debts	(0)	10,635
Allowance for contingencies (net)	(6)	2,175
Staff costs	(7,215)	(44,151)
Administrative expenses	(4,413)	(16,757)
Depreciation and Amortization	(1,720)	(7,560)
Depreciation of right of use assets		
Profit before income tax	5,189	(6,215)
Income Tax expense	(2,484)	(4,335)
2% Tax on Gross income of previous year	0	(7,629)
Net profit for the year	2,704	(18,179)
Attributable to:		
Equity holders of the bank	2,700	(18,205)
Non controlling interest	4	26
	2,704	(18,179)