



## Unaudited Financial Highlights

	Unaudited	Unaudited	
Revenue*	81 374	62 951	29%
Net Interest income	37 171	30 539	22%
Credit loss	(8 416)	(5 625)	50%
Net advances	252 923	177 064	43%
Total Shareholders' Equity	34 135	25 595	33%

\*Revenue includes interest and non-interest revenue

## Unaudited Statement of Comprehensive Income

Interest income	69 905	57 436
Interest expense	(32 734)	(26 898)
<b>Net Interest Income</b>	<b>37 171</b>	<b>30 538</b>
Fee and commission income	11 469	5 515
Fee and commission expenses	(5 230)	(3 339)
Credit loss	(8 416)	(5 625)
<b>Net Operating Income</b>	<b>34 994</b>	<b>27 089</b>
Admin and operating expenses	(25 369)	(21 062)
Foreign exchange gain / (loss)	(220)	(148)
<b>Profit before Tax</b>	<b>9 405</b>	<b>5 879</b>
Tax	(2 822)	(1 764)
<b>Profit for the Period</b>	<b>6 583</b>	<b>4 115</b>

## Unaudited Statement of Financial Position

<b>Assets</b>		
Non current assets	2 744	2 970
Loans and advances to customers	252 923	177 064
Deferred tax	3 343	2 777
Other receivables	17 653	12 483
Cash and cash equivalents	17 725	4 105
<b>Total Assets</b>	<b>294 388</b>	<b>199 399</b>
<b>Liabilities</b>		
Borrowings	6 491	13 954
Borrowings with related parties	26 221	0
Corporate senior notes	65 231	42 236
Corporate subordinated notes	17 803	17 833
Deposits from customers	120 728	86 859
Accruals and other liabilities	23 779	12 922
<b>Total Liabilities</b>	<b>260 253</b>	<b>173 804</b>
<b>Equity</b>		
Stated capital	18 533	18 533
Retained Earnings	12 627	7 062
Statutory Reserve	2 975	0
<b>Total Equity</b>	<b>34 135</b>	<b>25 595</b>
<b>Total Shareholders' Equity and Liabilities</b>	<b>294 388</b>	<b>199 399</b>

## Unaudited Statement of Cash Flows

<b>Net cash flows from operating activities</b>	<b>(63 240)</b>	<b>(34 634)</b>
<b>Net cash flows from investing activities</b>	<b>(553)</b>	<b>(990)</b>
Change in borrowings	3 491	12 749
Change in corporate senior notes	10 029	(2 921)
Change in corporate subordinated notes	219	89
Change in amounts due to related parties	25 594	0
Change in deposits from customers	19 654	26 620
Issue of stated capital	0	120
<b>Net cash flows from financing activities</b>	<b>58 987</b>	<b>36 657</b>
<b>Net change in cash and cash equivalents</b>	<b>(4 807)</b>	<b>1 034</b>
<b>Cash and cash equivalents at 1 January</b>	<b>22 532</b>	<b>3 071</b>
<b>Cash and cash equivalents at 30 September</b>	<b>17 725</b>	<b>4 105</b>

## Reconciliation of Retained Earnings

Retained Earnings - 1 January	5 922
IFRS 9 adjustments to 31 December 2017 Advances	122
Profit for the period	6 583
<b>Retained Earnings - 30 September</b>	<b>12 627</b>