

Banka Kombetare Tregtare sh.a.

**Independent Auditor's Review Report
and
Condensed Consolidated Interim
Financial Statements
as at and for the nine-month period ended
30 September 2017**

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Independent Auditor's Review Report

To the Shareholders and Board of Directors of Banka Kombetare Tregtare Sh.a

We have reviewed the accompanying condensed consolidated interim statement of financial position of Banka Kombetare Tregtare Sh.a (hereafter referred as the “Bank”, “BKT” or the “Group”) as of 30 September 2017 and the related condensed consolidated interim statement of profit or loss and other comprehensive income, condensed consolidated interim statement of changes in equity and condensed consolidated interim statement of cash flows for the nine-month period then ended, and a summary of significant accounting policies and other explanatory notes. Management is responsible for the preparation and fair presentation of the condensed consolidated interim financial statements in accordance with the International Financial Reporting Standards. Our responsibility is to express a conclusion on the condensed consolidated interim financial statements based on our review.

Scope of Review

We conducted our review in accordance with International Standard on Review Engagements 2410, “Review of Interim Financial Information Performed by the Independent Auditor of the Entity.” A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Basis for Qualified Conclusion

The Bank has treated its share capital issued in United States Dollar (USD) as a monetary item in the condensed consolidated interim financial statements and recognized the revaluation differences for the nine-month period ended 30 September 2017 within net profits in the condensed consolidated interim statement of profit or loss and other comprehensive income. This treatment is not in accordance with International Accounting Standard (IAS) 21 "The Effects of Changes in Foreign Exchange Rates" which requires share capital to be treated as a non-monetary item and carried at the exchange rate of the date of the transaction. Had the Bank treated its share capital in accordance with IAS 21 requirements, the share capital as at 30 September 2017 would have been decreased by USD 4,018,258, retained earnings would have been increased by USD 37,063,425 and the net profit would have been decreased by USD 33,045,167 for the nine month period ended 30 September 2017. Nevertheless, this would not have affected the total shareholders' equity.

Qualified Conclusion

Based on our review, except for the effects of the matter described in the *Basis for Qualified Conclusion* section of our report, nothing has come to our attention that causes us to believe that the accompanying condensed consolidated interim financial statements do not give a true and fair view of the financial position of the Bank as at 30 September 2017 and of its financial performance and its cash flows for the nine-month period then ended in accordance with International Financial Reporting Standards.

Grant Thornton sh.p.k.

Tirana, Albania

30 October 2017

Hledian Kadra, FCA




Banka Kombetare Tregtare sh.a.

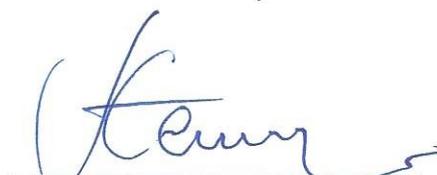
Condensed consolidated interim statement of financial position as at 30 September 2017
(amounts in USD)

	30 September 2017	31 December 2016
Assets		
Cash and balances with Central Bank	235,846,589	238,956,317
Placement and balances with banks	314,242,391	182,831,892
Treasury bills available-for-sale	206,230,031	151,067,452
Trading and available-for-sale securities	955,461,335	895,017,446
Held-to-maturity securities	154,148,256	129,537,206
Loans to banks	424,726,561	355,013,362
Loans to customers	1,177,397,581	1,007,063,126
Investment in associates	1,414,717	1,265,678
Property and equipment	20,937,167	18,961,617
Intangible assets	2,512,053	1,651,692
Other assets	54,363,015	37,275,880
Total assets	3,547,279,696	3,018,641,668
Liabilities and shareholder's equity		
Liabilities		
Customer deposits	2,798,015,366	2,348,186,010
Due to banks and financial institutions	321,488,940	276,910,754
Due to third parties	2,782,464	4,672,432
Deferred tax liabilities	841,155	1,338,585
Accruals and other liabilities	14,217,073	11,408,765
Subordinated debt	29,938,622	26,441,225
Total liabilities	3,167,283,620	2,668,957,771
Shareholder's equity		
Share capital	274,350,310	250,000,000
Translation reserve	2,888,558	(1,823,607)
Fair value reserve	9,392,983	762,502
Retained earnings	93,364,225	100,745,002
Total shareholder's equity	379,996,076	349,683,897
Total liabilities and shareholder's equity	3,547,279,696	3,018,641,668

The condensed consolidated interim statement of financial position is to be read in conjunction with the notes set out in pages 6 to 10 that form part of the condensed consolidated interim financial statements.

The condensed consolidated interim financial statements were authorised for release by the Board of Directors on 30 October 2017 and signed on its behalf by:


Seyhan Pencabligil
CEO and Board Member


Skender Emini
Head of Financial and IT Group

Banka Kombetare Tregtare sh.a.

Condensed consolidated interim statement of comprehensive income for the nine-month period ended 30 September 2017
(amounts in USD)

	Nine month period ended 30 September 2017	Three month period ended 30 September 2017	Nine month period ended 30 September 2016	Three month period ended 30 September 2016
Interest				
Interest income	98,723,940	35,575,216	92,072,441	30,799,610
Interest expense	(20,087,840)	(7,072,743)	(20,690,633)	(6,486,107)
Net interest margin	78,636,100	28,502,473	71,381,808	24,313,503
Non-interest income, net				
Fees and commissions, net	16,169,515	6,390,328	12,323,409	4,896,879
Foreign exchange revaluation, net	(9,210,471)	(1,524,998)	(1,326,367)	(559,715)
Foreign exchange trading activities income, net	564,168	(25,592)	1,951,015	683,527
Securities trading gain, net	3,299,458	(23,620)	11,122,789	4,516,637
Other (expense)/income, net	(3,625,404)	(2,136,033)	(713,401)	231,138
Total non-interest income, net	7,197,266	2,680,085	23,357,445	9,768,466
Operating expenses				
Personnel expenses	(13,214,547)	(4,716,773)	(12,579,662)	(4,269,806)
Administrative expenses	(18,239,622)	(7,074,561)	(16,502,616)	(5,723,241)
Depreciation and amortization	(2,815,985)	(1,035,698)	(3,094,478)	(1,032,159)
Total operating expenses	(34,270,154)	(12,827,032)	(32,176,756)	(11,025,206)
Impairment of loans	(2,145,864)	1,197,587	(10,350,706)	(6,238,129)
Profit before taxes	49,417,348	19,553,113	52,211,791	16,818,634
Income tax	(7,914,851)	(3,190,838)	(8,108,298)	(2,568,311)
Net profit for the period	41,502,497	16,362,275	44,103,493	14,250,323
Foreign currency translation differences	4,712,165	984,343	222,807	139,381
Net change in fair value reserves	8,630,481	(2,551,987)	25,851,658	(6,464,756)
Other comprehensive income for the period, net of income tax	13,342,646	(1,567,644)	26,074,465	(6,325,375)
Total comprehensive income for the period	54,845,143	14,794,631	70,177,958	7,924,948

The condensed consolidated interim statement of comprehensive income is to be read in conjunction with the notes set out in pages 6 to 10 that form part of the condensed consolidated interim financial statements.

Banka Kombetare Tregtare sh.a.

Condensed consolidated interim statement of changes in equity for the nine-month period ended 30 September 2016

(amounts in USD)

	Share capital	Legal reserve	Translation reserve	Fair value reserve	Retained earnings	Total
Balance as at 1 January 2016	206,911,900	-	(2,229)	976,965	85,681,396	293,568,032
Transactions with owners recorded directly in equity						
Contributions by and distributions to owners						
Increase in share capital	43,088,100	-	-	-	(43,088,100)	-
Appropriation of year 2015 translation difference	-	-	2,229	-	(2,229)	-
Adjustment of retained earnings with September 2016 exchange rate	-	-	-	-	1,771,082	1,771,082
<i>Total transactions with owners recorded in equity</i>	43,088,100	-	2,229	-	(41,319,247)	1,771,082
Comprehensive income for the period						
Net profit for the period	-	-	-	-	44,103,493	44,103,493
Other comprehensive income / (expense), net of income tax						
Net change in fair value reserve	-	-	-	25,851,658	-	25,851,658
Foreign currency translation differences	-	-	220,578	-	-	220,578
Total other comprehensive income	-	-	220,578	25,851,658	-	26,072,236
<i>Total comprehensive income for the period</i>	-	-	220,578	25,851,658	44,103,493	70,175,729
Balance as at 30 September 2016	250,000,000	-	220,578	26,828,623	88,465,642	365,514,843

The condensed consolidated interim statement of changes in equity is to be read in conjunction with the notes set out in pages 6 to 10 that form part of the condensed consolidated interim financial statements.

Banka Kombetare Tregtare sh.a.

Condensed consolidated interim statement of cash flows for the nine-month period ended 30 September 2017

(amounts in USD)

	Share capital	Legal reserve	Translation reserve	Fair value reserve	Retained earnings	Total
Balance as at 1 January 2017	250,000,000	-	(1,823,607)	762,502	100,745,002	349,683,897
Transactions with owners recorded directly in equity						
Contributions by and distributions to owners						
Increase in share capital	24,350,310	-	-	-	(24,350,310)	-
Dividend payment					(30,000,000)	(30,000,000)
Appropriation of year 2016 translation difference	-	-	-	-	(1,823,607)	(1,823,607)
Adjustment of retained earnings with September 2017 exchange rate	-	-	-	-	7,290,643	7,290,643
<i>Total transactions with owners recorded in equity</i>	<i>24,350,310</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>(48,883,274)</i>	<i>(24,532,964)</i>
Comprehensive income for the period						
Net profit for the period	-	-	-	-	41,502,497	41,502,497
Other comprehensive income / (expense), net of income tax						
Net change in fair value reserve	-	-	-	8,630,481	-	8,630,481
Foreign currency translation differences	-	-	4,712,165	-	-	4,712,165
Total other comprehensive income	-	-	4,712,165	8,630,481	-	13,342,646
<i>Total comprehensive (loss)/income for the period</i>	<i>-</i>	<i>-</i>	<i>4,712,165</i>	<i>8,630,481</i>	<i>41,502,497</i>	<i>54,845,143</i>
Balance as at 30 September 2017	274,350,310	-	2,888,558	9,392,983	93,364,225	379,996,076

The condensed consolidated interim statement of changes in equity is to be read in conjunction with the notes set out in pages 6 to 10 that form part of the condensed consolidated interim financial statements.

Banka Kombetare Tregtare sh.a.

Condensed consolidated interim statement of cash flows for the nine-month period ended 30 September 2017

(amounts in USD)

	Nine-month period ended 30 September 2017	Nine-month period ended 30 September 2016
Cash flows from operating activities		
Profit before taxes	49,417,348	52,211,791
<i>Adjustments to reconcile change in net assets to net cash provided by operating activities:</i>		
Interest expense	20,087,840	20,690,633
Interest income	(98,723,940)	(92,072,441)
Depreciation and amortization	2,815,985	3,094,478
Gain on sale of property and equipment	-	(210,774)
Gain on sale of treasury bills	(83,856)	(51,708)
Gain on sale of non-current assets	(55,047)	(15,116)
Gain on recovery of written-off loans to customers	(294,737)	(88,570)
Write-off of property and equipment	10,598	34,098
Write-off of loans to customers	5,817,037	-
Write off of fixed assets and repossessed assets	5,600	586,135
Provision on other debtors	3,256,710	462,975
Loss from other debtors	308,558	62,112
Movement in the fair value reserve	7,994,317	25,668,444
Impairment of loans	2,145,864	10,350,706
Cash flows from operating profits before changes in operating assets and liabilities	(7,297,723)	20,722,763
<i>(Increase)/decrease in operating assets:</i>		
Placements and balances with banks	(100,776,662)	(13,655,978)
Loans and advances to banks	(21,287,619)	(129,605,981)
Loans and advances to customers	(43,651,324)	(120,398,530)
Other assets	(15,592,303)	1,836,317
	(181,307,908)	(261,824,172)
<i>Increase/(decrease) in operating liabilities:</i>		
Customer deposits	135,856,761	116,840,480
Due to third parties	(2,342,682)	(623,122)
Accruals and other liabilities	6,383,063	(1,231,477)
Subordinated debt	(316,168)	10,122
	139,580,974	114,996,003
Dividend payment, net	(28,500,000)	-
Interest paid	(21,144,012)	(24,642,332)
Interest received	95,043,222	91,990,201
Income taxes paid	(9,871,102)	(9,906,135)
Net cash flows from operating activities	(13,496,549)	(68,663,672)
Cash flows for investing activities		
Purchases of investment securities	(232,021,406)	(356,539,630)
Purchases of treasury bills	(62,521,382)	15,579,010
Investment in associates	15,171	(486)
Purchases of property and equipment	(2,972,247)	(2,468,416)
Proceeds from sale of property and equipment	9,854	814,205
Proceeds from sale of investment securities	279,753,221	292,755,425
Proceeds from sale of treasury bills	29,920,337	12,834,398
Net cash flows used in investing activities	12,183,548	(37,025,494)
Cash flows from financing activities		
Proceeds from short term borrowings	7,726,860	81,916,830
Net cash flows from financing activities	7,726,860	81,916,830
Net (decrease) / increase in cash and Central Bank	6,413,859	(23,772,336)
Translation difference	(9,523,587)	504,069
Cash and Central Bank at the beginning of the year	238,956,317	230,545,546
Cash and Central Bank at the end of the nine months	235,846,589	207,277,279

The condensed consolidated interim statement of cash flows is to be read in conjunction with the notes set out in pages 6 to 10 that form part of the condensed consolidated interim financial statements.

Banka Kombetare Tregtare sh.a.

Explanatory notes as of and for the nine-month period ended 30 September 2017

(amounts in USD, unless otherwise stated)

1. General

Banka Kombetare Tregtare sh.a (the “Bank”) is a commercial bank offering a wide range of universal services. The Bank provides banking services to state and privately owned enterprises and to individuals in Albania and in Kosovo.

2. Share capital

The Bank’s share capital is issued and maintained in United States Dollars (“USD”) as allowed by the legislation in Albania as well as by a special Law no.8634 between the Bank’s shareholders and the Republic of Albania on the Bank’s privatisation. Furthermore, the Operating Policy Guidelines of the Bank require that the share capital be hedged by USD assets and it is therefore treated as a monetary item, with the revaluation difference being taken to the profit and loss account together with the revaluation difference of the corresponding USD asset, which offset each other in a natural hedge.

Upon the Shareholder’s Decision dated 29 March 2017, the Bank increased its paid-up capital by Lek 3,058,399 thousand (equivalent of USD 24,350,309.75) and distributed Lek 3,768,000 thousand (equivalent of USD 30,000,000) as dividends, using part of the statutory net profit for the year ended December 31, 2016 and part of the retained earnings. The capital increase and the dividends distribution were translated into USD using the exchange rate published by Bank of Albania as at 29 March 2017 (125.6 Lek per USD).

Following this increase, the shareholding structure remained the same as did the nominal value of shares at USD 12.35, while the number of shares increased by 1,971,685. The shareholding structure as at 30 September 2017 and 31 December 2016 was as follows:

	30 September 2017			31 December 2016		
	No. of shares	Total in USD	%	No. of shares	Total in USD	%
Calik Finansal Hizmetler A.S.	22,214,600	274,350,310	100	20,242,915	250,000,000.25	100

3. Statement of compliance

These condensed consolidated interim financial statements have been prepared in accordance with IAS 34 “Interim Financial Reporting”. They do not include all the information required for full annual financial statements, and should be read in conjunction with the consolidated financial statements of the Bank as at and for the year ended 31 December 2016.

4. Functional and presentation currency

The financial statements are prepared in Albanian Lek “Lek” which is the currency of the primary economic environment in which the Bank operates (its functional currency). For reporting purposes these condensed consolidated interim financial statements are presented in USD which is the presentation currency.

The results and financial position of the Bank are translated in the presentation currency by translating (i) assets and liabilities at the closing rate at the date of that statement of financial position; and (ii) income and expenses at exchange rates at the dates of the transactions. All resulting exchange differences from the translation to the presentation currency are recognised in other comprehensive income.

The main exchange rates as at the end of each reporting period were as follows:

	30 September 2017	31 December 2016	30 September 2016
USD/LEK	113.37	128.17	122.74
EUR/LEK	133.70	135.23	137.33

Banka Kombetare Tregtare sh.a.

Explanatory notes as of and for the nine-month period ended 30 September 2017

(amounts in USD, unless otherwise stated)

5. Significant accounting policies

The accounting policies applied by the Bank in these condensed consolidated interim financial statements are the same as those applied by the Bank in its consolidated financial statements as at and for the year ended 31 December 2016.

The costs that are incurred evenly during the financial year are anticipated or deferred in the interim financial statements only if it would be also appropriate to anticipate or defer such costs at the end of the financial year.

6. Estimates

The preparation of these condensed consolidated interim financial statements requires management to make judgments, estimates and assumptions that affect the application of policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

Except as described below, in preparing these condensed consolidated interim financial statements, the significant judgements made by management in applying the Bank's accounting policies and the key sources of estimation uncertainty were the same as those that applied to the financial statements as at and for the year ended 31 December 2016.

7. Financial risk management

During the nine months ended 30 September 2017 the Bank's financial risk management objectives and policies are consistent with those disclosed in the financial statements as at and for the year ended 31 December 2016.

8. Fair value of financial assets

The Bank's trading and available-for-sale portfolio as at 30 September 2017 includes financial assets held for trading amounting USD 3,923,702 (31 December 2016: USD 6,458,814) and financial assets available for sale amounting USD 951,537,633 (31 December 2016: USD 888,558,632).

9. Impairment of loans

At each reporting date the Bank assesses whether there is objective evidence that financial assets not carried at fair value through profit or loss are impaired.

As at 31 December 2016 the impairment for loan losses was USD 47,182,080. Following the assessments made by 30 September 2017, an additional allowance for impairment of USD 2,145,864 for the nine months ended 30 September 2017 (for the nine months ended 30 September 2016: USD 10,350,706) was charged.

10. Seasonality of operations

The Bank's activity is not subject to seasonal fluctuations.

11. Income tax

The Bank's effective tax rate for the nine months ended 30 September 2017 was 16.02 per cent (for the nine months ended 30 September 2016: 15.53 per cent), while the income tax rate in Albania is 15%.

Banka Kombetare Tregtare sh.a.

Explanatory notes as of and for the nine-month period ended 30 September 2017

(amounts in USD, unless otherwise stated)

12. Contingencies

In the normal course of business the Bank is presented with legal claims and litigation; the Bank's management is of the opinion that no material losses will be incurred in relation to legal claims outstanding as at 30 September 2017.

13. Related party transactions

In accordance with IAS 24 "Related Party Disclosures", a related party is any party that has the ability to control the other party or exercise significant influence over the other party in making financial and operating decisions.

Identity of related parties

The Bank has related party relationships with its shareholders and affiliates, directors and executive officers. The Bank's sole shareholder is Calik Finansal Hizmetler, which is owned by Calik Holding at 100% as at 30 September 2017. The ultimate controlling party is Mr. Ahmet Calik.

ALBtelecom Sh.a., Eagle Mobile Sh.a., Albania Leasing, Aktif Yatirim Bankasi A.S. ("Aktifbank"), GAP Pazarlama FZE, Gap İnşaat Yatırım ve Dış Ticaret A.Ş., Calik Elektrik Dagitim A.S and Calik Enerji Sanayi Ve. Ticaret A.S, Kosovo Electricity Distribution and Supply Company J.S.C (KEDS) and Kosovo Electricity Supply Company J.S.C (KESCO) are controlled by Calik Holding. Sara-AT shpk is a company financially dependent from Albtelecom for the loan repayment.

Balances and transactions with related parties

	30 September 2017	31 December 2016
Assets		
<i>Placement and balances with banks:</i>		
Current accounts with Aktifbank	191,352	92,422
Placement with Albania Leasing	-	349,427
<i>Loans to customers:</i>		
KEDS / KESCO	657,355	799,969
ALBtelecom	11,026,941	11,451,942
GAP Pazarlama FZE	1,317,364	2,220,164
Gap İnşaat Yatırım ve Dış Ticaret A.Ş.	14,036,935	12,727,456
Albania Leasing	314,951	255,649
Sara-AT shpk	70,475	218,749
<i>Other assets:</i>		
Receivables from ALBtelecom Sh.a	5,775	5,162
Prepaid expenses to Calik Holding	64,286	-
Total assets	27,685,434	28,120,940
Liabilities		
<i>Due to banks and financial institutions:</i>		
Borrowings from Aktifbank	-	1,484,284
Borrowings from Albania Leasing	-	401,013
<i>Customer deposits:</i>		
ALBtelecom Sh.a.	252,920	288,375
Albania Leasing	-	37,319
<i>Other liabilities:</i>		
Payables to ALBtelecom Sh.a	-	12,540
Total liabilities	252,920	2,223,531

Banka Kombetare Tregtare sh.a.

Explanatory notes as of and for the nine-month period ended 30 September 2017

(amounts in USD, unless otherwise stated)

13. Related party transactions (continued)

Balances and transactions with related parties (continued)

	Nine-month period ended 30 September 2017	Nine-month period ended 30 September 2016
Statement of comprehensive income		
Interest income from:		
GAP Pazarlama FZE	70,941	62,373
KEDS / KESCO	28,239	28,491
ALBtelecom Sh.a.	548,158	498,768
Gap İnşaat Yatırım ve Dış Ticaret A.Ş.	736,592	742,131
Albania Leasing	15,961	18,825
Aktifbank	85,230	104,234
Sara-AT shpk	12,448	19,952
Interest expenses for:		
ALBtelecom Sh.a.	(28,217)	(111)
Aktifbank	(199,223)	(152,527)
Albania Leasing	(1,427)	(5,480)
Fees and commissions:		
Letters of guarantee:		
ALBtelecom Sh.a.	-	30
KEDS / KESCO	222	3,064
Calik Enerji Sanayi Ve. Ticaret A.S	33,837	36,898
Account maintenance and lending fees from ALBtelecom Sh.a.	381,662	5,993
Other income:		
Operating lease income from ALBtelecom Sh.a.	48,941	49,043
Operating expenses:		
ALBtelecom Sh.a. and Calik Holding	(982,860)	(666,752)
Net	750,504	744,932

In addition, during 2017, the Bank performed the following transaction with related parties:

Month	Related Party	Purchase price in USD	Asset purchased
May 2017	Aktifbank	59,000,000	Asset-Backed Trust Certificates

The Asset-Backed Trust Certificates ('Sukuk bonds') were issued by 'Aktif Bank Sukuk Varlik Kiralama A.S' (the 'ALC-Asset Lease Company'), which has been established by Aktifbank in 2013. These Sukuk bonds represent debt instruments secured by the underlying asset of the ALC. The underlying asset is an Office Building at Zincirlikuyu District, Istanbul, owned by GAP Insaat Yatirim ve Dis Ticaret A.S.

Within a framework of contractual partnership for the completion of the office building based on a Sukuk al Mudarabah structure, in accordance with the Turkish CMB (Capital Markets Board) regulations, GAP Insaat Yatirim is the originator and the Mudarib, and ALC is the issuer and the Rab al-maal. According to the Turkish CML (Capital Markets Law), the ALC cannot grant pledges or other similar rights on its assets and rights in favor of third parties except for those expressly permitted by its articles of association approved by the CMB. Furthermore the disposal of the ALC's assets and rights to the detriment of the sukuk holders' interests is forbidden.

Banka Kombetare Tregtare sh.a.

Explanatory notes as of and for the nine-month period ended 30 September 2017
(amounts in USD, unless otherwise stated)

13. Related party transactions (continued)

The issued Sukuk bonds have been offered to qualified investors in the Irish Stock Exchange. The holders of such securities have the right and priority to the proceeds to be derived from rental and sale of such assets in proportion to their shares. Repayment of the Sukuk bonds is linked to the performance of the underlying asset solely, without any obligation of any Calik Holding companies.

For the sake of clarity, these Sukuk bonds are not on the balance sheet of Aktifbank or GAP Insaat Yatirim and do not represent their obligations.

Balances and transactions with directors and executive officers

The remuneration of directors and executive officers is included in personnel expenses and is detailed as follows:

	Nine-month period ended 30 September 2017	Nine-month period ended 30 September 2016
Directors	85,086	86,217
Executive officers	2,181,279	2,140,925
	2,266,365	2,227,142

The remuneration of directors and executive officers for the year ended 31 December 2016 was USD 2,957,841.

As at 30 September 2017, the total deposits of directors held with the Bank were USD 1,175,605 (31 December 2016: USD 970,990), while the outstanding loans granted to directors were USD 294,612 (31 December 2016: USD 333,959).

14. Subsequent events

There are no events subsequent to the reporting date that would require either adjustments or additional disclosures in the condensed consolidated interim financial information.