

Lime Zaim RU
2020 YTD as of 30 September 2020
Unaudited



Financial Statements	EURO
Originations	21,528,599
<i>Revenue</i>	
Contract Interest Income	7,034,272
Additional Interest Income	8,449,705
Origination Fee	1,755,061
Other Fees	329,987
Revenues for other Financial Products	130,337
Total Revenue	17,699,362
<i>Cost of Goods Sold</i>	
Direct Scoring Costs	-135,308
Transaction Costs	-593,454
Agency Commissions / lead generation	-1,097,620
Provision for Doubtful Debt (Revenue)	-7,628,116
Total CoGS	-9,454,498
Gross Margin	8,244,864 47%
<i>General & Administrative Expenses</i>	
Marketing	-158,447
Collections	-260,980
IT	-1,666,666
Personnel	-331,109
Rent & Occupancy	-31,265
Communications	-83,306
Legal / Consulting	-743,034
Bank Fees	-35,264
Unrecoverable VAT	-218
Depreciation / Amortization	-74,158
Provision for Bad Debt expense (Principal)	-4,597,998
Other	-51,515
Total General & Administrative Expenses	-8,033,960
Operating Income	210,904 1%
<i>Finance Costs</i>	
Non-revenue interest income	87
Interest Expense	-767,576
Net Finance Costs	-767,489
Profit before Income Tax and Extraordinary Items	-556,585
Current tax amount on profits for the year	-13,395
Profit for the Period	-921,231

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<i>Other comprehensive income</i>	
Non-operating Income & Expense	168,619
Currency translation differences	-519,869
Total Other comprehensive Income	-351,251

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Financial Statements

EURO

Balance Sheet	
<i>Assets</i>	
<i>Current Assets</i>	
Loans Outstanding	7,782,454
Accounts receivables	317,509
Cash and other equivalent	667,100
Total Current Assets	8,767,063
<i>Non-current assets</i>	
Property, plant, equipment	27,785
Other Commercial Loans	0
Investments in Group Companies	456,397
Intangibles and other	16,815
Total non-current assets	500,997
Total Assets	9,268,060
<i>Liabilities</i>	
<i>Current liabilities</i>	
Trade and Other Payables	-1,627,099
Taxes	0
Total Current Liabilities	-1,627,099
<i>Non-current liabilities</i>	
Total Borrowings	-4,686,463
Other	0
Total Non-Current Liabilities	-4,686,463
Total Liabilities	-6,313,562
<i>Owners' Equity</i>	
Share Capital	-1,132,443
Retained Earnings	-1,822,052
Other Reserves	0
Total Owners' Equity	-2,954,494