

Balance Sheet	30.09.2020
ASSETS	EUR
Cash and Due from Banks	1.264.515
Cash	359
Bank accounts	1.264.156
Trade Investments	0
Net Loan Portfolio	24.507.831
Gross Loan Portfolio	24.885.105
(Impairment Loss Allowance)	(377.275)
Withdrawn collateral for resale	0
Interest Receivable on Loan Portfolio	1.019.830
Accounts Receivable and Other Short Term Assets	24.405
General Accounts Receivable	0
General Prepaid Expenses	0
Other Short Term Assets	24.405
Other (Long-term) investments	0
Net Fixed Assets	50.512
Fixed Assets	174.846
(Accumulated Depreciation)	(124.333)
Net Intangible Assets	287
Intangible Assets cost	23.759
(Accumulated Depreciation)	(23.472)
<b>Total Assets</b>	<b>26.867.380</b>
LIABILITIES	
Total Short Term Borrowings	-
Demand Deposits	-
Short-Term Time Deposits	-
Short Term Borrowings	-
Short Term Notes Payable	-
Interest Payable on Funding Liabilities	256.921
Interest Payable on Borrowings	256.921
Interest Payable on Notes	-
Interest Payable on Deposits	-
Interest Payable on Subordinated Debt	-
Accounts Payable & other ST Liabilities	492.979
Total Long-Term Borrowings	22.062.145
Long-Term Time Deposits	-
Long-Term Borrowings	22.062.145
Long-Term Payable Notes	-
Subordinated Debt	-
Other Long Term Liabilities	495.951
<b>Total Liabilities</b>	<b>23.307.997</b>
EQUITY	
Paid-In Capital	4.370.262
Retained Earnings	(810.878)
Prior Years	- 1.048.861
Current Year	237.983
Reserves	-
Other Equity Accounts	-
Adjustments to Equity	-
<b>Total Equity</b>	<b>3.559.383</b>
<b>Total Liabilities and Equity</b>	<b>26.867.380</b>

Income Statement	01.01.2020 - 30.09.2020
	EUR
<b>Financial Revenue</b>	<b>3.588.613</b>
Financial Revenue from Loan Portfolio (net of VAT)	3.588.194
Interest on Loan Portfolio (net of VAT)	3.225.483
Fee and Commissions on Loan Portfolio (net of VAT)	362.711
Up front fee for loan, leasing, and factoring origination	219.006
Penalty Interest Income for due payments	104.690
Advanced repayment commission fees	39.015
Financial Revenue from Investments	-
Other Operating Revenue	420
<b>Financial Expenses</b>	<b>1.967.919</b>
Financial Expense on Funding Liabilities	1.967.919
Interest and Fee Expense on Deposits	-
Interest and Fee Expense on Borrowings	1.967.919
Interest and Fee Expense on Notes Payable	-
Other Financial Expenses	-
<b>Net Financial Income</b>	<b>1.620.695</b>
Impairment Losses on Loans	145.574
Provision for Loan Impairment	145.574
Value of Loans Recovered	-
<b>Operating Expenses</b>	<b>1.180.051</b>
Personnel Expense	775.440
Salaries	315.266
Bonuses/Incentives for staff	127.189
Social Security Funds Expenses/Payroll Taxes	331.526
Employee Benefits and Insurance	1.458
Allowances	-
Depreciation	30.725
Fixed-Asset Depreciation Expense	30.340
Intangible Asset Depreciation Expense	385
Insurance cost related to main activity	-
Expenses on sale of withdrawn collateral	-
<b>Other admin. Expenses</b>	<b>373.885</b>
Professional Services	105.552
Audit	20.081
Tax Services	-
Legal Expenses	1.776
IT Service Fees/1C	50.119
Security Services	2.051
Consultants and Other Professional Services	31.524
Rent	90.559
Premises Rent (Lease)	90.559
Equipment Rent	-
Vehicle Operating Cost	15.677
Vehicle Rent	-
Vehicle Fuel	7.687
Vehicle Maintenance/Repairs	3.613
Vehicle Insurance	4.376
Travel Expenses	1.954
Transportation	530
Lodging (Hotel)	1.076
Per diem	348
Other	-
Communications	12.300
Phone/Mobile Expenses	10.385
Internet/Network Expenses	-
Postage & Delivery	1.914
Utilities	10.502
Office Supplies	10.696
Office & Equipment Maintenance	16.731
Training Expenses	529
Marketing/Advertising	30.989
Agent's commission on clients attraction	7.685

Taxes Other Than income Tax	25.439
Meetings, Conferences, Meals & Enter.	878
License/Memberships	448
Bank Charges	3.210
Representation Expenses	-
Property insurance cost	-
Miscellaneous	40.736
<b>Net Operating Income</b>	<b>295.070</b>
<b>Net FX result</b>	<b>- 57.087</b>
FX revaluation gains	13.395
FX revaluation losses	70.482
<b>Net Non-Operating Income/(Expense)</b>	
Non operating Revenue	-
Non operating Expense	-
<b>Net Income Before Tax</b>	<b>237.983</b>
Income tax	-
<b>Net Income After Tax</b>	<b>237.983</b>