

Profit and loss statement

	2018 in EUR	Jan-19 in EUR	Feb-19 in EUR	Mar-19 in EUR	Apr-19 in EUR	May-19 in EUR	Jun-19 in EUR
Total Income	1,304,304	239,288	280,433	384,956	422,374	499,947	476,435
Interest Income	1,184,050	222,407	259,724	357,186	395,553	467,933	446,006
Other Income	120,254	16,881	20,708	27,771	26,821	32,014	30,429
Interest Expense	-	-	-	-	-	-	3,375
Net Interest Income	1,304,304	239,288	280,433	384,956	422,374	499,947	473,060
PR & Marketing, Acquisition Expenses	- 407,377 -	- 136,606 -	- 81,330 -	- 88,841 -	- 73,429 -	- 55,740 -	- 71,240
General & Administrative Expenses	- 777,723 -	- 162,035 -	- 181,893 -	- 208,248 -	- 214,074 -	- 206,812 -	- 185,332
Personel Cost	- 387,549 -	- 85,702 -	- 99,420 -	- 110,462 -	- 115,138 -	- 88,118 -	- 75,919
Rent	- 71,395 -	- 12,725 -	- 12,678 -	- 13,312 -	- 13,141 -	- 13,294 -	- 5,862
Utilities	- 4,036 -	- 866 -	- 1,054 -	- 760 -	- 538 -	- 367 -	- 466
Phone & communicatrion	- 7,818 -	- 1,359 -	- 1,508 -	- 1,732 -	- 1,714 -	- 1,906 -	- 1,749
Bank Service	- 59,795 -	- 9,184 -	- 10,826 -	- 11,536 -	- 12,570 -	- 14,864 -	- 14,812
PSP commission	- 27,431 -	- 5,287 -	- 5,300 -	- 6,374 -	- 6,753 -	- 7,793 -	- 6,859
Audit & Consulting	- 45,342 -	- 8,201 -	- 9,764 -	- 7,956 -	- 10,670 -	- 9,722 -	- 9,208
Office Supply	- 16,254 -	- 6,876 -	- 2,341 -	- 4,513 -	- 1,732 -	- 864 -	- 1,035
TAX expenses	- 979 -	- 244 -	-	-	- 1,355 -	- 1,181 -	- 1,136
IT Service and Maintenance	- 25,687 -	- 3,815 -	- 3,941 -	- 3,986 -	- 12,771 -	- 19,071 -	- 22,832
Collection Expenses	- 104,857 -	- 16,158 -	- 28,747 -	- 36,836 -	- 30,117 -	- 40,939 -	- 36,041
Others	- 26,580 -	- 11,617 -	- 6,313 -	- 10,781 -	- 7,573 -	- 8,693 -	- 9,414
FX Gain/(Loss)	- 25,015	1,115 -	1,024	10,842 -	346 -	745	46,007
Pre-Operating Profit before Tax, D&A Expenses, Provision	94,189 -	58,237	16,185	98,710	134,526	236,650	262,494
Net Impairment Charges	- 671,280 -	- 125,765 -	- 131,406 -	- 213,878 -	- 194,278 -	- 237,857 -	- 265,018
D&A Expenses	- 7,001 -	- 869 -	- 967 -	- 2,827 -	- 3,059 -	- 3,170 -	- 8,242
Pre-operating Profit before Tax	- 584,092 -	- 184,871 -	- 116,188 -	- 117,996 -	- 62,810 -	- 4,378 -	- 10,766
Income Tax	-	-	-	-	-	-	-
Net Profit/(Loss) after Tax	- 584,092 -	- 184,871 -	- 116,188 -	- 117,996 -	- 62,810 -	- 4,378 -	- 10,766

Balance sheet

	31.12.2018	31.01.2019	02.28.2019	31.03.2019	30.04.2019	31.05.2019	31.06.2019
	in EUR	in EUR	in EUR	in EUR	in EUR	in EUR	in EUR
Assets							
Current Assets	1,013,080	1,119,525	1,364,081	1,410,387	1,577,539	1,675,476	1,885,205
Cash & Cash Equivalents	347,012	165,516	261,131	197,220	167,762	144,200	381,333
In Local Currency	216,037	130,739	198,886	197,220	167,762	144,200	293,320
In Foreign Currency	130,976	34,777	62,245	0	0	0	88,013
Inventory	772	798	1,245	790	815	2,216	2,349
Gross Receivables due from Customers	1,320,651	1,698,399	2,005,457	2,362,081	2,784,448	3,133,006	3,396,604
Principal	918,064	1,219,670	1,429,867	1,661,526	1,929,511	2,149,097	2,281,568
Interest	402,587	478,728	575,590	700,555	854,937	983,909	1,115,037
Allowance for Impairment	(670,974)	(796,449)	(953,056)	(1,170,610)	(1,406,973)	(1,628,369)	(1,904,549)
Net Receivables due from Customers	649,677	901,949	1,052,401	1,191,471	1,377,475	1,504,637	1,492,055
Prepayments	13,741	50,103	48,325	19,688	27,722	21,769	8,367
TAX assets	1,879	1,159	980	1,219	3,764	2,653	1,100
				0	0	0	0
Long-Term Assets	35,280	37,443	41,928	149,637	158,658	153,883	265,106
Property & Equipment (Net)	33,617	35,816	40,285	148,022	157,029	152,308	153,723
Intangibles (Net)	1,663	1,627	1,643	1,615	1,629	1,575	111,383
				0	0	0	0
Liabilities				0	0	0	0
Current Liabilities	80,672	156,232	180,038	215,657	282,970	260,310	300,045
Trade Payables	54,700	125,052	140,149	160,869	203,285	205,157	270,007
Other Payables	24,117	30,480	39,452	54,370	77,783	53,611	28,391
Salaries Payable	1,699	456	436	417	503	378	508
Tax Liabilities	156	244	0	0	1,399	1,164	1,140
				0	0	0	0
Long-Term Liabilities	742,196	741,962	1,029,998	1,216,057	1,385,608	1,506,449	1,798,066
Subordinated Loan	742,196	741,962	1,029,998	1,157,711	1,341,706	1,476,669	1,781,558
Long-term Financial Leasing				58,346	43,902	29,780	16,508
				0	0	0	0
Equity	225,493	258,775	195,974	128,311	67,619	62,600	52,199
				0	0	0	0
Chartered Capital	845,908	1,063,865	1,143,190	1,197,875	1,236,672	1,223,808	1,231,626
Retained Earnings	(620,415)	(805,090)	(947,215)	(1,069,564)	(1,169,054)	(1,161,208)	(1,179,426)
Check	0	0	0	0	0	0	0