

Consolidated Balance Sheet (in Indonesia Rupiah)

JULO

Account	30-Nov-19
Assets	
Current Assets	
Cash & Cash Equivalent	102,689,222,587
Account Receivables	213,933,766,625
Allowance for Bad Debt	(21,393,376,661)
Other Receivables	12,370,184,439
Other Current Assets	9,344,135,006
Non-current Assets	
Acquisition Cost	2,272,841,191
Accumulated Depreciation	(668,370,905)
Total Fixed Assets	1,604,470,286
Total Assets	318,548,402,282
Liabilities	
Current Liabilities	
Other Payables	75,020,566,062
Tax Payables	522,836,148
Total Current Liabilities	75,543,402,209
Non-current Liabilities	
Total Non-current Liabilities	81,938,986,624
Total Liabilities	157,482,388,833
Net Assets	161,066,013,449
Equity	
Total Equity	161,066,013,449

Profit and Loss Consolidated (in Indonesia)

JULO

Account	Jan - Nov 2019
Trading Income	
Total Trading Income	107,079,899,282
Cost of Sales	
Cashback Expenses	4,523,407,178
Cost of Fund	8,889,925,790
Bad Debt Expenses	36,289,242,995
Loan Loss Provision	17,735,836,916
Total Cost of Sales	67,438,412,879
Gross Profit	39,641,486,403
Operating Expenses	
MARKETING EXPENSES	24,136,114,776
TECHNOLOGY EXPENSES	7,622,825,143
PAYROLL & HR EXPENSES	27,881,078,553
OPERATIONAL EXPENSES	6,289,100,095
Total Operating Expenses	65,929,118,566
Other Income (Expenses)	
Bank Charge	(993,966,836)
Bank Interest Incomes	52,058,824
Deposito Interest Income	231,822,645
Gain (Loss) of Exchange Rate	(1,622,894,852)
Other Income	578,622,225
Total Other Income (Expenses)	(1,754,357,994)
Net Profit	(28,041,990,157)