

STATEMENT OF COMPREHENSIVE INCOME
STIK-KREDIT AD

(All amounts are in thousands of EUR)

	(unaudited) 1Q20	(unaudited) 2019	(audited) 2018
Income from interest and commissions	1070	3060	1327
Interest expense	(33)	(201)	(11)
Net income from interest and commissions	1037	2859	1316
Losses from impairment of loans	(25)	(112)	(2)
Income after impairment	1012	2747	1315
Administrative expenses	(352)	(911)	(299)
Income before tax	660	1836	1016
Income tax		184	102
<i>Net income</i>	660	1652	914

STATEMENT OF FINANCIAL POSITION
STIK-KREDIT AD

(All amounts are in thousands of EUR)

	(unaudited) Mar-20	(unaudited) 2019	(audited) 2018
Assets			
Cash and cash equivalents	1,040	624	411
Loans and advance payments	5,710	4,327	2,300
Other receivables	545	417	27
Long-term assets	34	40	7
TOTAL ASSETS	7,329	5,408	2,745
Liabilities			
Short-term loans	2,004	540	171
Trade payables	46	25	23
Current tax liabilities	13	199	40
Other current liabilities	24	5	4
Provisions	25	112	5
Total liabilities	2,111	881	242
Share capital	515	515	515
General reserves	26	26	26
Retained earnings	3,173	1,521	607
Profit (loss) for the financial year	660	1,652	914
Total equity	4,375	3,715	2,062
Accruals and deferred income	844	812	441
Total equity and liabilities	7,329	5,408	2,745