

Assets	2021		2020		VARIATION	
	EUR	%	EUR	%	EUR	%
Cash and cash equivalents	35900	6	12680	2	23220	183
Loans and advances to customers:	550573	86	479877	93	70696	14
loans	378883	59	290836	56	88047	30
interest receivables	72945	12	94166	18	-21221	-23
penalty	76821	12	72658	15	4163	5
advances to customers	21924	3	22217	4	-293	-2
Current tax assets	9567	1	6431	1	3136	48
Property and equipment	44064	7	18968	4	25096	132
Other assets:	1245	0	625	0	620	99
car fuel	14	0	8	0	6	75
auto insurances	650	0	236	0	414	175
domain sites	55	0	27	0	28	103
car tires	526	0	153	0	373	243
employee receivables	0	0	201	0	-201	0
TOTAL ASSETS	641349	100	518581	100	122768	23

Liabilities	2021		2020		VARIATION	
	EUR	%	EUR	%	EUR	%
Loans from banks and creditors	330834	58	323034	65	7800	2
Advances from customers	5095	1	3792	1	1303	34
Provisions	226112	40	151366	30	74746	49
Other liabilities	9258	1	17423	4	-8165	-53
short-term trade payables	460	0	900	0	-440	-51
short-term salary debts	5572	1	3521	1	2051	58
short-term tax liabilities	3226	0	3306	1	-80	-3
deferred revenue	0	0	9696	2	-9696	0
TOTAL LIABILITIES	571299	100	495615	100	75684	15

Equity	2021		2020		VARIATION	
	EUR	%	EUR	%	EUR	%
Share capital	76617	109	50077	218	26540	52
Undistributed profit (uncovered loss)	-44237	-63	-66945	-191	22708	66
Net profit for current period	37670	54	39834	73	-2164	-6
TOTAL EQUITY	70050	100	22966	100	47084	300
TOTAL EQUITY & LIABILITIES	641349	100	518581	100	122768	23

Statement of profit or loss	2021		2020		VARIATION	
	EUR	%	EUR	%	EUR	%
Interest income	262281	63	343488	64	-81207	-24
Interest expense	56510	14	67008	13	-10498	-16
Net interest income	205771	49	276480	64	-70709	-26
Fee and commission income	72818	17	144230	27	-71412	-50
Income from provisions	74242	18	43975	8	30267	68
Fee and commission expense	0	0	0	0	0	0
Net fee and commission income	147060	35	188205	35	-41145	-22
Other revenue	9857	2	207	0	9650	470
Personnel expenses	63458	17	60136	12	3322	5
Operating lease expenses	572	0	402	0	170	42
Depreciation and amortisation	4385	1	3909	1	476	12
Other expenses:	256603	68	354892	74	-98289	-28
provisions expenses	159690	41	239677	48	-79987	-34
advertising expenses	4078	1	2563	1	1515	59
offices rent expenses	32216	8	31472	6	744	2
court and enforcement costs	10194	3	31335	6	-21141	-300
utilities expense	3018	1	3648	1	-630	-18
communication expense	6573	2	7570	2	-997	-14
car fuel expense	1398	0	1518	1	-120	-8
IT expense	2944	1	7693	2	-4749	-260
office supplies and inventory	2548	1	5752	2	-3204	-225
bank fees	1594	1	2594	1	-1000	-39
maintenance of fixed assets	2458	1	1554	1	904	63
other expenses	29892	8	19516	3	10376	35
Profit from operational activities	37670	9	45553	8	-7883	-18
Net financial income	0	0	0	0	0	0
Exceptional result	0	0	0	0	0	0
Loss/(profit) before tax	37670	9	45553	8	-7883	-18
Income tax expense			5719	1	-5719	0
Net loss /(profit) for the period	37670	9	39834	7	-2164	-6

Statement of cash flows	2021		2020		VARIATION	
	EUR	%	EUR	%	EUR	%
Cash received from interest	335109	31	296819	23	38290	12
Payments for purchased stocks and services	68098	7	101508	7	-33410	-33
Payments to employees and social and medical insurance bodies	76077	8	76291	5	-214	-1
Interest paid	2261	0	11899	1	-9638	-526
Income tax payment	0	0	0	0	0	0
Cash received for other operating assets and liabilities	665930	63	855298	67	-189368	-23
Cash paid for other operating assets and liabilities	765430	73	871226	69	-105796	-13
Net cash from operating activities	89173	8	91193	8	-2020	-2
Net (purchase)/sale of other investments	0	0	0	0	0	0
Net (purchase)/sale of fixed investments	0	0	0	0	0	0
Net cash from investing activities	0	0	0	0	0	0
Cash received for short and long term borrowings	65589	6	117365	10	-51776	-45
Cash repaid for short and long term borrowings	117138	11	131506	11	-14368	-11
Dividends paid	14404	1	86850	7	-72446	-600
Net cash from operating activities	-65953	-6	-100991	-7	35038	-35
Net change in cash and due from banks	23220	2	-9798	-1	33018	350
Cash and cash equivalents at 1 January	12680	1	22478	2	-9798	-44
Cash and cash equivalents at 31 December	35900	3	12680	1	23220	280