

Assets	31 March 2023	2022	2021	2020
	EUR	EUR	EUR	EUR
Cash and cash equivalents	59 623	53 405	27 586	12 680
Loans and advances to customers:	757 753	711 436	575 023	479 877
loans	551 210	511 989	407 167	290 836
interest receivables	92 154	87 892	77 945	94 166
penalty	80 059	93 125	78 000	72 658
advances to customers	34 330	18 430	11 911	22 217
Current tax assets	5 215	3 847	3 998	6 431
Property and equipment	36 904	37 281	42 855	18 968
Other assets:	1 597	704	379	625
car fuel	17	14	15	8
auto insurances	1 106	212	322	236
domain sites	36	44	42	27
car tires	0	0	0	153
employee receivables	438	434	0	201
TOTAL ASSETS	861 092	806 673	649 841	518 581
Liabilities	31 March 2023	2022	2021	2020
	EUR	EUR	EUR	EUR
Loans from banks and creditors	455 034	418 792	321 075	323 034
Advances from customers	7 043	8 920	5 045	3 792
Provisions	295 633	283 900	234 699	151 366
Other liabilities	12 050	9 909	12 164	17 423
short-term trade payables	2 354	1 205	1 161	900
short-term salary debts	5 538	5 687	7 358	3 521
short-term tax liabilities	4 158	3 017	3 645	3 306
deferred revenue	0	0	0	9 696
TOTAL LIABILITIES	769 760	721 521	572 983	495 615
Equity	31 March 2023	2022	2021	2020
	EUR	EUR	EUR	EUR
Share capital	75 077	75 077	76 142	50 077
Undistributed profit (uncovered loss)	10 250	594	-26 941	29 204
Profit used: - for dividends	5 393	21 198	20 603	96 149
Net profit for current period	11 398	30 679	48 260	39 834
TOTAL EQUITY	91 332	85 152	76 858	22 966

TOTAL EQUITY & LIABILITIES	861 092	806 673	649 841	518 581
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Statement of profit or loss	31 March 2023	2022	2021	2020
	EUR	EUR	EUR	EUR
Interest income	78 498	288 906	322 924	343 488
Interest expense	19 945	76 532	66 816	67 008
Net interest income	58 553	212 374	256 108	276 480
Fee and commission income	13 975	105 004	90 104	144 230
Income from provisions	32 014	130 804	99 103	43 975
Fee and commission expense	0	0	0	0
Net fee and commission income	45 989	235 808	189 207	188 205
Other revenue	0	0	9 837	207
Personnel expenses	20 069	74 317	76 886	60 136
Operating lease expenses	0	0	572	402
Depreciation and amortisation	1 034	4 974	5 293	3 909
Other expenses:	72 041	333 943	317 920	354 892
provisions expenses	39 966	214 421	194 199	239 677
advertising expenses	1 906	7 347	5 363	2 563
offices rent expenses	10 493	37 756	38 148	31 472
court and enforcement costs	2 492	13 759	13 832	31 335
utilities expense	2 708	6 606	5 160	3 648
communication expense	2 290	8 792	7 953	7 570
car fuel expense	613	2 866	1 753	1 518
IT expense	2 993	4 331	3 657	7 693
office supplies and inventory	432	2 310	2 652	5 752
bank fees	557	1 833	1 979	2 594
maintenance of fixed assets	332	3 283	3 476	1 554
other expenses	7 259	30 639	28 150	19 516
cost of the car sold			11 598	
Profit from operational activities	11 398	34 948	54 481	45 553
Net financial income	0	0	0	0
Exceptional result	0	0	0	0
Loss/(profit) before tax	11 398	34 948	54 481	45 553
Income tax expense		4 269	6 221	5 719
Net loss /(profit) for the period	11 398	30 679	48 260	39 834

Statement of cash flows	31 March 2023	2022	2021	2020
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	EUR	EUR	EUR	EUR
Cash received from interest	61 825	289 728	415 154	296 819
Payments for purchased stocks and services	25 882	85 325	80 791	101 508
Payments to employees and social and medical insurance bodies	19 705	92 759	90 468	76 291
Interest paid	15 170	21 924	35 335	11 899
Income tax payment	1 040	2 105	0	0
Cash received for other operating assets and liabilities	190 553	839 035	798 488	855 298
Cash paid for other operating assets and liabilities	212 783	933 546	911 329	871 226
Net cash from operating activities	-22 202	-6 896	95 719	91 193
Net (purchase)/sale of other investments	0	0	0	0
Net (purchase)/sale of fixed investments	0	0	0	0
Net cash from investing activities	0	0	0	0
Cash received for short and long term borrowings	86 999	219 067	65 183	117 365
Cash repaid for short and long term borrowings	53 511	166 426	128 313	131 506
Dividends paid	5 069	19 926	17 683	86 850
Net cash from operating activities	28 419	32 715	-80 813	-100 991
Net change in cash and due from banks	6 217	25 819	14 906	-9 798
Cash and cash equivalents at 1 January	53 405	27 586	12 680	22 478
Cash and cash equivalents at 31 December	59 622	53 405	27 586	12 680