

Statement of Financial Position as at:

Figures in Euro	Dec-21	Dec-20	Dec-19
Assets			
Cash and cash equivalents	526 683	301 897	727 326
Other receivables	420 779	214 458	706 739
Loans and advances to customers	6 161 416	4 222 634	8 932 700
Investment in insurance contracts	-	141 535	145 859
Loans to group companies and related parties	432 168	-	-
Other financial assets	2 667	2 684	12 228
Current tax receivable	18 626	18 748	34 112
Right of use Asset	90 476	157 182	95 355
Property and equipment	8 508	15 688	63 168
Intangible assets	235 611	373 567	428 207
Investments in subsidiaries	11	-	-
Investment in associates	-	-	119 655
Deferred tax	764 418	825 302	1 199 966
Goodwill	442 239	646 448	736 241
	9 103 601	6 920 142	13 201 554
Assets held for sale and assets of disposal groups	-	3 377 324	81 559
Total assets	9 103 601	10 297 467	13 283 113
	-		
Liabilities	-		
Bank overdraft	3 301	2 567	3 88
Trade and other payables	714 425	1 327 434	1 752 335
Liability in Insurance contract	-	14 243	25 862
Lease liabilities	101 666	165 273	120 29
Loans from Shareholder	68 367	3 448 46	3 179 266
Related party and other external borrowings	6 532 137	3 211 619	2 36 778
Borrowings	105 957	182 709	1 188 527
Current tax payable	-	167	55 440
	7 525 853	8 352 59	8 361 325
Liabilities of disposal groups	-	114 605	310 553
Total liabilities	7 525 853	8 466 664	8 671 878
	-		
Equity attributable to equity holders of parent	-		
Share capital	19 035 853	19 160 836	21 822 317
Other reserves	1 514 329	-	-
Retained income	(18 972 435)	(17 302 351)	(17 179 555)
Total equity attributable to parent	1 577 748	1 858 485	4 642 762
Total equity attributable to non-controlling interest	-	(27 682)	(31 527)
Total equity	1 577 748	1 830 803	4 611 235
	-		
Total equity and liabilities	9 103 601	10 297 467	13 283 113

Statement of profit and loss and other
comprehensive income as at:

Figures in Euro	Dec-21	Dec-20	Dec-19
Interest revenue calculated using the effective interest method	1 447 991	2 513 100	1 801 536
Other interest and similar income	46 467	54 744	5 976
Interest expense calculated using the effective interest method	(840 869)	(741 751)	(2 474 798)
Net interest income	653 589	1 826 093	(667 286)
Fee and commission income	592 423	1 043 257	825 152
Fee and commission expense	(227 655)	(271 002)	(198 883)
Net fee and commission income	364 768	772 255	626 268
Net trading income	1 018 358	2 598 347	(41 018)
Credit loss expense on customer loan book	(718 916)	(959 764)	(265 024)
Credit loss expense on other financial assets	-	(25 036)	(106 789)
Other Income	588 434	102 004	1 283 297
Profit from share of associate	-	3 377	9 918
Net operating income	887 876	1 718 928	880 384
Other operating expenses	(2 257 087)	(3 846 743)	(3 457 630)
(Loss) profit before taxation	(1 369 211)	(2 127 815)	(2 577 246)
Taxation	(33 342)	(87 969)	(63 017)
(Loss) profit from continuing operations	(1 402 553)	(2 215 784)	(2 640 264)
Profit (loss) from discontinued operations	-	(2 255)	-
(Loss) profit for the year	(1 402 553)	(2 218 040)	(2 640 264)
Total comprehensive (loss) income for the year	(1 402 553)	(2 218 040)	(2 640 264)