

Statement of profit or loss and other comprehensive income
Figures in Euro

Continuing operations	2021	2020
Interest income	4,396,065	4,920,908
Interest expense	(471,288)	(560,240)
Net interest income	3,924,778	4,360,668
Loan impairment provisions	335,845	(1,471,074)
Net interest income after loan impairment charges	4,260,622	2,889,594
Fee and commission income	58,945	10,171
Fee and commission expense	(136,875)	(92,097)
Net fee and commission expense	(77,930)	(81,926)
Other income	25,811	23,994
Operating expenses	(621,422)	(975,643)
Employee costs	(817,467)	(703,605)
Foreign exchange losses	(579,722)	(206,328)
Depreciation of right-of-use asset	(63,097)	(67,912)
Depreciation of property and Equipment	(32,573)	(38,110)
Amortisation of intangible assets	(1,396)	(301)
	(2,089,866)	(1,967,904)
Profit before income tax	2,092,826	839,763
Income tax expense	(501,763)	(365,804)
Profit for the year	1,591,063	473,959
Other comprehensive income	-	-
Total comprehensive income for the year	1,591,063	473,959

Statement of financial position
Figures in Euro

Continuing operations	2021	2020
Assets		
Cash and bank balances	1,866,548	1,248,398
Other receivables	393,335	178,107
Loans to group companies	73,420	0
Loans to customers	4,978,700	5,624,104
Property and equipment	147,805	122,762
Right-of-use asset	60,291	131,800
Intangible assets	12,118	2,674
Current tax receivable	0	23,969
Total assets	7,532,218	7,331,814
Liabilities		
Payables and accrued expenses	263,863	83,233
Borrowings	3,100,506	4,276,997
Lease liabilities	67,570	135,760
Current tax payable	74,314	-
Total liabilities	3,506,253	4,495,989
Shareholders' equity		
Share capital	4,531,214	4,836,205
Accumulated losses	(1,300,781)	(2,000,381)
Proposed dividends	795,532	-
Total equity	4,025,964	2,835,824
Total equity and liabilities	7,532,218	7,331,814