

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

Continuing operations	9 Month 2022	2021
Interest income	1,861,956	4,396,065
Interest expense	(730,241)	(471,288)
Net interest income	1,131,715	3,924,778
Loan impairment provisions	(248,083)	335,845
Net interest income after loan impairment charges	883,632	4,260,622
Fee and commission income	1,139,257	58,945
Fee and commission expense	(293,695)	(136,875)
Net fee and commission expense	845,562	(77,930)
Other income	174,781	25,811
Operating expenses	(881,263)	(621,422)
Employee costs	(687,075)	(817,467)
Foreign exchange losses	(165,319)	(579,722)
Depreciation of right-of-use asset	(41,287)	(63,097)
Depreciation of property and Equipment	(21,342)	(32,573)
Amortisation of intangible assets	(2,665)	(1,396)
	(1,624,169)	(2,089,866)
Profit before income tax	105,025	2,092,826
Income tax expense	(161,272)	(501,763)
Profit for the year	(56,247)	1,591,063
Other comprehensive income	-	-
Total comprehensive income for the year	(56,247)	1,591,063

Statement of financial position
Figures in Euro

Continuing operations	9 Month 2022	2021
Assets		
Cash and bank balances	943,428	1,866,548
Other receivables	1,580,978	393,335
Loans to group companies	847,249	73,420
Loans to customers	5,474,446	4,978,700
Property and equipment	291,892	147,805
Right-of-use asset	-	60,291
Intangible assets	9,494	12,118
Current tax receivable	139,225	-
Total assets	9,286,712	7,532,218
Liabilities		
Payables and accrued expenses	83,852	263,863
Borrowings	1,223,087	3,100,506
Related party loan	4,497,249	-
Lease liabilities	240,006	67,570
Current tax payable	-	74,314
Total liabilities	6,044,193	3,506,253
Shareholders' equity		
Share capital	4,546,272	4,531,214
Accumulated losses	(282,805)	(1,300,781)
Proposed dividends	(1,020,948)	795,532
Total equity	3,242,519	4,025,964
Total equity and liabilities	9,286,712	7,532,218