

Statement of Financial Position as at:

Figures in Euro	Dec-20	Dec-19
Assets		
Cash and cash equivalents	301 897	727 326
Other receivables	214 458	706 739
Loans and advances to customers	4 222 634	8 932 700
Investment in insurance contracts	141 535	145 859
Loans to group companies and related parties	-	-
Other financial assets	2 684	12 228
Current tax receivable	18 748	34 112
Right of use Asset	157 182	95 355
Property and equipment	15 688	63 168
Intangible assets	373 567	428 207
Investments in subsidiaries	-	-
Investment in associates	-	119 655
Deferred tax	825 302	1 199 966
Goodwill	646 448	736 241
	6 920 142	13 201 554
Assets held for sale and assets of disposal groups	3 377 324	81 559
Total assets	10 297 467	13 283 113
Liabilities		
Bank overdraft	2 567	3 088
Trade and other payables	1 327 434	1 752 335
Liability in Insurance contract	14 243	25 862
Lease liabilities	165 273	120 029
Loans from Shareholder	3 448 046	3 179 266
Related party and other external borrowings	3 211 619	2 036 778
Borrowings	182 709	1 188 527
Current tax payable	167	55 440
	8 352 059	8 361 325
Liabilities of disposal groups	114 605	310 553
Total liabilities	8 466 664	8 671 878
Equity attributable to equity holders of parent		
Share capital	19 160 836	21 822 317
Other reserves	-	-
Retained income	(17 302 351)	(17 179 555)
Total equity attributable to parent	1 858 485	4 642 762
Total equity attributable to non-controlling interest	(27 682)	(31 527)
Total equity	1 830 803	4 611 235
Total equity and liabilities	10 297 467	13 283 113

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

Figures in Euro

Continuing operations	Dec-20	Dec-19
Interest revenue calculated using the effective interest method	2 513 100	1 801 536
Other interest and similar income	54 744	5 976
Interest expense calculated using the effective interest method	(741 751)	(2 474 798)
Net interest income	1 826 093	(667 286)
Fee and commission income	1 043 257	825 152
Fee and commission expense	(271 002)	(198 883)
Net fee and commission income	772 255	626 268
Net trading income	2 598 347	(41 018)
Credit loss expense on customer loan book	(959 764)	(265 024)
Credit loss expense on other financial assets	(25 036)	(106 789)
Other Income	102 004	1 283 297
Profit from share of associate	3 377	9 918
Net operating income	1 718 928	880 384
Sales Expenses	(241 087)	(149 457)
Consulting and professional fees	(446 349)	(155 907)
Other operating costs	(927 767)	(1 173 666)
Employee cost	(2 055 126)	(1 764 086)
Depreciation, amortisation and impairment	(176 414)	(214 514)
(Loss) profit before taxation	(2 127 815)	(2 577 246)
Taxation	(87 969)	(63 017)
(Loss) profit from continuing operations	(2 215 784)	(2 640 264)
Profit (loss) from discontinued operations	(2 255)	-
(Loss) profit for the year	(2 218 040)	(2 640 264)
Total comprehensive (loss) income for the year	(2 218 040)	(2 640 264)