

Our Financial Performance

Right Choice Capital - Balance Sheet (RCC, RCF and RBSL)

In EUR 000s

	FY2017A	FY2018A	FY2019A	FY2020A	FY2021E	FY2022E	FY2023E	FY2024E
Balance Sheet	Historical				Projected			
Cash	13	69	132	662	3,789	2,927	2,213	1,787
Loans to Clients	92	980	2,580	6,512	13,445	19,582	27,550	40,393
Other Assets	-	2,132	1,572	2,076	6,979	6,990	7,195	7,239
Total Assets	105	3,181	4,284	9,250	24,213	29,499	36,958	49,420
Trade Payable	1	3	26	72	95	99	103	107
Deposits					5,765	7,187	9,002	11,234
ST and LT Debt	16	207	2,042	4,862	6,027	9,072	12,918	20,096
Other Liabilities	70	944	37	28	134	141	163	169
Total Liabilities	87	1,153	2,105	4,963	12,020	16,499	22,186	31,606
Capital Stock	17	1,961	2,030	3,353	11,975	11,975	11,975	11,975
Share Application Money	-	-	-	779	-	-	-	-
Retained Earnings	-	1	116	150	155	217	1,025	2,797
Net Income	1	66	34	5	62	807	1,772	3,042
Total Stockholder's Equity	18	2,028	2,179	4,287	12,192	13,000	14,772	17,814
Total Liabilities and Stockholders' Equity	105	3,181	4,284	9,250	24,213	29,499	36,958	49,420

Our Financial Performance

Right Choice Capital - Consolidated Profit & Loss (RCC, RCF and RBSL)

In EUR 000s

	FY2017A	FY2018A	FY2019A	FY2020A	FY2021E	FY2022E	FY2023E	FY2024E
Income Statement	Historical				Projected			
Income from Interest and Commissions	45	191	480	1,259	2,677	3,963	6,170	9,243
Interest Expense	(17)	(21)	(196)	(653)	(755)	(828)	(1,138)	(1,513)
Net Income from Interest and Commissions	28	170	284	606	1,923	3,135	5,032	7,730
Losses from Impairment of Loans	(17)	(46)	-	(201)	(308)	(407)	(501)	(748)
Income After Impairment	11	124	284	405	1,615	2,729	4,530	6,983
General and Administrative Expenses	(10)	(80)	(233)	(393)	(1,498)	(1,714)	(2,242)	(2,997)
Income Before Tax	1	44	51	12	117	1,015	2,288	3,986
Income Tax	(1)	22	(17)	(7)	(55)	(207)	(516)	(944)
Net Income	1	66	34	5	62	807	1,772	3,042