

Lime Zaim Russia
For the year ended 31 December 2019

Profit and Loss	EURO
Originations	51,584,176
<i>Revenue</i>	
Contract Interest Income	42,526,910
Origination Fee	5,334,816
Other Fees	135,329
Revenues for other Financial Products	508,464
Total Revenue	48,505,518
<i>Cost of Goods Sold</i>	
Direct Scoring Costs	-295,075
Transaction Costs	-1,402,948
Agency Commissions / lead generation	-2,508,895
Provision for Doubtful Debt (Revenue)	-20,667,265
Total CoGS	-24,874,183
Gross Margin	23,631,335
<i>General & Administrative Expenses</i>	
Marketing	-714,964
Collections	-1,264,573
IT	-5,175,007
Personnel	-728,663
Rent & Occupancy	-85,611
Communications	-131,783
Legal / Consulting	-420,148
Bank Fees	-88,263
Unrecoverable VAT	-1,205
Depreciation / Amortization	-141,274
Provision for Bad Debt expense (Principal)	-10,599,528
Other	-313,029
Total General & Administrative Expenses	-19,664,049
Operating Income	3,967,286
<i>Finance Costs</i>	
Non-revenue interest income	0
Interest expense	-1,552,102
Net Finance Costs	-1,552,102
Profit before Income Tax and Extraordinary Items	2,415,184
Current tax amount on profits for the year	-579,638
Non-operating Income & Expense	40,425
Currency translation differences	103,764
Profit for the Period	1,979,734

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Balance Sheet	EURO
<i>Assets</i>	
Current Assets	
Consumer Loans Outstanding	13,410,929
Accounts receivables	1,443,338
Cash and other equivalents	143,958
Other current assets	0
Total Current Assets	14,998,225
Non-current assets	
Property, plant, equipment	234,889
Other lending	122,891
Investments in Group Companies	612,278
Intangibles and other	13,661
Total non-current assets	983,718
Total Assets	15,981,943
<i>Liabilities</i>	
Current liabilities	
Trade and Other Payables	-3,734,690
Taxes	0
Other borrowings	0
Total Current Liabilities	-3,734,690
Non-current liabilities	
Total Borrowings	-6,829,683
Other	0
Total Non-Current Liabilities	-6,829,683
Total Liabilities	-10,564,373
<i>Owners' Equity</i>	
Share Capital	-1,519,225
Retained Earnings	-3,898,345
Other Reserves	0
Total Owners' Equity	-5,417,570