

P&L STATEMENTS FOR IFRS PURPOSES JUNE 2020

amounts in EUR

	Q2 2020
TOTAL INTEREST INCOME	4,204,716.52
TOTAL INTEREST EXPENSES	(1,152,659.27)
NET PROFIT/LOSS ON INTERESTS	3,052,057.24
NET PROFIT/LOSS ON COMMISSIONS	468,167.47
NET LOSSES AND ALLOWANCES ON LOANS	(2,068,317.52)
NET PROFIT/LOSS ON OTHER BANKING OPERATIONS	(221,652.04)
NET PROFIT/LOSS ON FOREIGN EXCHANGE OPERATIONS	343,656.57
GAINS AND LOSSES FROM INVESTMENT SECURITIES	(6,402.03)
BANKING INCOME BEFORE OPERATING EXPENSES	1,567,509.69
GENERAL OPERATING EXPENSES	
TOTAL GENERAL OPERATING EXPENSES	(4,018,438.68)
PROFIT/LOSS BEFORE TAXES	(2,450,929.00)
INCOME TAXES	-
Deferred	-
CURRENT MONTH (Qtr.) PROFIT (LOSS)	(2,450,929.00)

BALANCE SHEET FOR IFRS PURPOSES MARCH 2020

amounts in EUR

	Q2 2020
ASSETS	
Cash and cash equivalents	31,815,109.28
Loans and advances to banks	17,372,245.61
Loan and advances to customers	191,633,584.83
Other financial assets	19,864,651.25
Fixed assets	7,470,971.12
Deferred tax assets	709,906.14
Other assets	4,909,881.90
TOTAL ASSETS	273,776,350.13
Liabilities to banks and ProCredit Holding	57,108,150.97
Liabilities to customers	182,385,204.81
Derivative financial liabilities	265.40
Liabilities to IFIs and other borrowings	3,608,528.13
Other liabilities	1,450,368.83
Provisions	512,734.04
Subordinated debt	7,107,993.68
SHAREHOLDERS' EQUITY	21,603,104.26
TOTAL LIABILITIES AND EQUITY	273,776,350.13