

## P&L STATEMENTS FOR IFRS PURPOSES SEPTEMBER 2020

amounts in EUR

	Q3 2020
TOTAL INTEREST INCOME	6,481,370.41
TOTAL INTEREST EXPENSES	(1,781,297.03)
<b>NET PROFIT/LOSS ON INTERESTS</b>	<b>4,700,073.38</b>
NET PROFIT/LOSS ON COMMISSIONS	724,170.19
NET LOSSES AND ALLOWANCES ON LOANS	(1,910,819.55)
NET PROFIT/LOSS ON OTHER BANKING OPERATIONS	(321,326.99)
NET PROFIT/LOSS ON FOREIGN EXCHANGE OPERATIONS	513,332.07
GAIN AND LOSSES FROM FINANCIAL INSTRUMENTS	(7,186.34)
<b>BANKING INCOME BEFORE OPERATING EXPENSES</b>	<b>3,698,242.76</b>
GENERAL OPERATING EXPENSES	
TOTAL GENERAL OPERATING EXPENSES	(6,084,590.95)
<b>PROFIT/LOSS BEFORE TAXES</b>	<b>(2,386,348.19)</b>
INCOME TAXES	-
Deferred	-
<b>CURRENT MONTH (Qtr.) PROFIT (LOSS)</b>	<b>(2,386,348.19)</b>

## BALANCE SHEET FOR IFRS PURPOSES SEPTEMBER 2020

amounts in EUR

	Q3 2020
<b>ASSETS</b>	
Cash and cash equivalents	26,504,446.00
Loans and advances to banks	26,752,828.81
Loan and advances to customers	197,599,241.09
Other financial assets	18,402,827.09
Intangible assets	157,150.59
Property, plant and equipment	5,503,840.87
Deferred tax assets	31,190.17
Other assets	6,560,466.95
<b>TOTAL ASSETS</b>	<b>281,511,991.57</b>
Liabilities to banks and ProCredit Holding	61,181,200.29
Liabilities to customers	185,640,449.62
Derivative financial liabilities	80.61
Liabilities to IFIs and other borrowings	3,990,364.74
Other liabilities	1,424,563.12
Provisions	535,109.04
Subordinated debt	7,026,588.55
<b>SHAREHOLDERS' EQUITY</b>	<b>21,713,635.58</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>281,511,991.57</b>