

## P&L STATEMENTS FOR IFRS PURPOSES DECEMBER 2019

amounts in EUR

	Q4 2019
TOTAL INTEREST INCOME	8,720,494.17
TOTAL INTEREST EXPENSES	(2,300,037.67)
<b>NET PROFIT/LOSS ON INTERESTS</b>	<b>6,420,456.50</b>
NET PROFIT/LOSS ON COMMISSIONS	1,230,710.41
NET LOSSES AND ALLOWANCES ON LOANS	(1,268,028.94)
NET PROFIT/LOSS ON OTHER BANKING OPERATIONS	(2,635,410.66)
NET PROFIT/LOSS ON FOREIGN EXCHANGE OPERATIONS	675,509.32
GAINS AND LOSSES FROM INVESTMENT SECURITIES	2,846.67
<b>BANKING INCOME BEFORE OPERATING EXPENSES</b>	<b>4,426,083.30</b>
GENERAL OPERATING EXPENSES	
TOTAL GENERAL OPERATING EXPENSES	(10,862,589.45)
<b>PROFIT/LOSS BEFORE TAXES</b>	<b>(6,436,506.16)</b>
INCOME TAXES	-
Deferred	-
<b>CURRENT MONTH (Qtr.) PROFIT (LOSS)</b>	<b>(6,436,506.16)</b>

## BALANCE SHEET FOR IFRS PURPOSES DECEMBER 2019

amounts in EUR

	Q4 2019
<b>ASSETS</b>	
Cash and cash equivalents	26,035,214.84
Loans and advances to banks	24,753,160.01
Loan and advances to customers	182,307,175.30
Other financial assets	18,791,498.72
Fixed assets	2,844,555.17
Deferred tax assets	725,640.59
Other assets	7,705,337.15
<b>TOTAL ASSETS</b>	<b>263,162,581.78</b>
Liabilities to banks and ProCredit Holding	52,142,345.79
Liabilities to customers	177,727,225.23
Liabilities to IFIs and other borrowings	-
Other liabilities	969,231.75
Provisions	467,775.00
Subordinated debt	7,106,643.45
<b>SHAREHOLDERS' EQUITY</b>	<b>24,749,360.55</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>263,162,581.78</b>