

P&L STATEMENTS FOR IFRS PURPOSES SEPTEMBER 2019

amounts in EUR

| | Q3 2019 |
|---|-----------------------|
| TOTAL INTEREST INCOME | 6,678,545.49 |
| TOTAL INTEREST EXPENSES | (1,698,073.78) |
| NET PROFIT/LOSS ON INTERESTS | 4,980,471.71 |
| NET PROFIT/LOSS ON COMMISSIONS | 956,604.27 |
| NET LOSSES AND ALLOWANCES ON LOANS | (1,012,298.16) |
| NET PROFIT/LOSS ON OTHER BANKING OPERATIONS | (2,258,479.54) |
| NET PROFIT/LOSS ON FOREIGN EXCHANGE OPERATIONS | 444,340.26 |
| GAINS AND LOSSES FROM INVESTMENT SECURITIES | 2,834.42 |
| BANKING INCOME BEFORE OPERATING EXPENSES | 3,113,472.96 |
| GENERAL OPERATING EXPENSES | |
| TOTAL GENERAL OPERATING EXPENSES | (6,653,326.37) |
| PROFIT/LOSS BEFORE TAXES | (3,539,853.42) |
| INCOME TAXES | - |
| Deferred | - |
| CURRENT MONTH (Qtr.) PROFIT (LOSS) | (3,539,853.42) |

BALANCE SHEET FOR IFRS PURPOSES JUNE 2019

amounts in EUR

| | Q3 2019 |
|--|-----------------------|
| ASSETS | |
| Cash and cash equivalents | 25,226,463.92 |
| Loans and advances to banks | 22,725,389.28 |
| Loan and advances to customers | 177,396,369.81 |
| Other financial assets | 16,700,194.76 |
| Fixed assets | 8,109,828.82 |
| Deferred tax assets | 730,327.03 |
| Other assets | 7,705,337.15 |
| TOTAL ASSETS | 258,593,910.78 |
| Liabilities to banks and ProCredit Holding | 55,824,930.84 |
| Liabilities to customers | 169,038,896.81 |
| Liabilities to IFIs and other borrowings | - |
| Other liabilities | 3,659,660.54 |
| Provisions | 490,516.85 |
| Subordinated debt | 7,027,520.89 |
| SHAREHOLDERS' EQUITY | 22,552,384.85 |
| TOTAL LIABILITIES AND EQUITY | 258,593,910.78 |