

P&L STATEMENTS FOR IFRS PURPOSES SEPTEMBER 2018

amounts in EUR

Q3 2018	
TOTAL INTEREST INCOME	7,157,743.43
TOTAL INTEREST EXPENSES	(1,372,220.65)
NET PROFIT/LOSS ON INTERESTS	5,785,522.78
NET PROFIT/LOSS ON COMMISSIONS	1,045,530.04
NET LOSSES AND ALLOWANCES ON LOANS	(1,074,168.21)
NET PROFIT/LOSS ON OTHER BANKING OPERATIONS	(1,968,811.69)
NET PROFIT/LOSS ON FOREIGN EXCHANGE OPERATIONS	(591,626.02)
OTHER PROVISIONS EXPENSES	15,812.45
BANKING INCOME BEFORE OPERATING EXPENSES	3,212,259.35
GENERAL OPERATING EXPENSES	
TOTAL GENERAL OPERATING EXPENSES	(7,017,349.49)
PROFIT/LOSS BEFORE TAXES	(3,805,090.14)
INCOME TAXES	-
Deferred	(467,604.17)
CURRENT MONTH (Qtr.) PROFIT (LOSS)	(4,272,694.31)

BALANCE SHEET FOR IFRS PURPOSES SEPTEMBER 2018

amounts in EUR

Q3 2018	
ASSETS	
Cash and cash equivalents	21,174,445.55
Loans and advances to banks	23,018,123.40
Loan and advances to customers	175,576,001.30
Other financial assets	13,905,920.22
Fixed assets	9,245,619.06
Deferred tax assets	702,516.08
Other assets	10,244,247.63
TOTAL ASSETS	253,866,873.23
Liabilities to banks and ProCredit Holding	45,582,414.35
Liabilities to customers	170,910,528.08
Liabilities to IFIs and other borrowings	3,000,033.33
Other liabilities	2,249,790.30
Provisions	365,474.93
Subordinated debt	5,074,750.00
SHAREHOLDERS' EQUITY	26,683,882.24
TOTAL LIABILITIES AND EQUITY	253,866,873.23