

P&L STATEMENTS FOR IFRS PURPOSES DECEMBER 2020

amounts in EUR

	Q4 2020
TOTAL INTEREST INCOME	8,786,908.46
TOTAL INTEREST EXPENSES	(2,406,707.59)
NET PROFIT/LOSS ON INTERESTS	6,380,200.87
NET PROFIT/LOSS ON COMMISSIONS	1,024,896.56
NET LOSSES AND ALLOWANCES ON LOANS	(2,594,094.96)
NET PROFIT/LOSS ON OTHER BANKING OPERATIONS	(870,609.93)
NET PROFIT/LOSS ON FOREIGN EXCHANGE OPERATIONS	697,008.46
GAIN AND LOSSES FROM FINANCIAL INSTRUMENTS	(6,326.64)
BANKING INCOME BEFORE OPERATING EXPENSES	4,631,074.36
GENERAL OPERATING EXPENSES	
TOTAL GENERAL OPERATING EXPENSES	(8,182,552.45)
PROFIT/LOSS BEFORE TAXES	(3,551,478.08)
INCOME TAXES	-
Deferred	-
CURRENT MONTH (Qtr.) PROFIT (LOSS)	(3,551,478.08)

BALANCE SHEET FOR IFRS PURPOSES DECEMBER 2020

amounts in EUR

	Q4 2020
ASSETS	
Cash and cash equivalents	36,500,003.17
Loans and advances to banks	24,712,661.42
Loan and advances to customers	204,521,026.90
Other financial assets	10,456,298.15
Intangible assets	88,954.62
Property, plant and equipment	5,181,801.49
Deferred tax assets	-
Other assets	5,102,668.84
TOTAL ASSETS	286,563,414.59
Liabilities to banks and ProCredit Holding	56,583,808.67
Liabilities to customers	193,888,922.65
Derivative financial liabilities	198.79
Liabilities to IFIs and other borrowings	1,517,930.91
Other liabilities	1,101,391.86
Provisions	590,088.18
Subordinated debt	7,105,496.43
SHAREHOLDERS' EQUITY	25,775,577.09
TOTAL LIABILITIES AND EQUITY	286,563,414.59