



Kviku Group

Summary Combined Statements of Financial Position as at 31 December 2019 and 31 December 2018

BALANCE SHEET

(CONSOLIDATED) EUR

ASSETS	31.12.2019	31.12.2018
Current assets		
Cash	1 600 692	851 601
Receivables and prepayments	908 298	665 144
TOTAL CURRENT ASSETS	2 508 990	1 516 745
Non-current assets		
Financial investments	19 813 115	7 942 698
Tangible fixed assets	13 542	13 969
TOTAL NON-CURRENT ASSETS	19 826 657	7 956 667
TOTAL ASSETS	22 335 647	9 473 413
LIABILITIES AND EQUITY		
LIABILITIES	31.12.2019	31.12.2018
Current liabilities		
Loan liabilities	11 095 432	6 607 742
Payables and prepayments	316 331	82 174
TOTAL CURRENT LIABILITIES	11 411 763	6 689 916
Non-current liabilities		
Loan liabilities	4 391 699	177 828
Other liabilities	3 424 112	998 397
TOTAL NON-CURRENT LIABILITIES	7 815 811	1 176 225
TOTAL LIABILITIES	19 227 574	7 866 141
EQUITY	31.12.2019	31.12.2018
Issued capital	1 082 437	947 127
Retained earnings (loss)	712 440	42 688
Annual period profit (loss)	1 313 196	617 457
TOTAL LIABILITIES	22 335 647	9 473 413



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INCOME STATEMENT	2019	2018
(CONSOLIDATED) EUR		
Interest revenue	26 447 111	10 407 833
Interest expenses	- 1 588 461 -	905 995
NET INTEREST PROFIT (LOSS)	24 858 650	9 501 838
Other sales revenue	369 937	-
Other sales expenses	-	-
NET OTHER SALES PROFIT (LOSS)	369 937	-
Loan loss provisions	- 21 823 940 -	6 084 963
Other income	3 727 024	849 520
Miscellaneous operating expense	- 287 513 -	56 077
Administration expense	- 5 119 477 -	3 414 341
Other expense	- 168 127 -	4 808
Profit (loss) before tax	1 556 554	791 169
Income tax	- 243 358 -	173 712
Annual period profit (loss)	1 313 196	617 457

Signed on 27 August 2020


Nikita Lomakin, CEO


Veniamin Lipskiy, CFO