

P&L STATEMENTS FOR IFRS PURPOSES MARCH 2020

amounts in EUR

	Q1 2020
TOTAL INTEREST INCOME	2,075,338.86
TOTAL INTEREST EXPENSES	(574,859.18)
NET PROFIT/LOSS ON INTERESTS	1,500,479.69
NET PROFIT/LOSS ON COMMISSIONS	229,732.74
NET LOSSES AND ALLOWANCES ON LOANS	(887,959.30)
NET PROFIT/LOSS ON OTHER BANKING OPERATIONS	(83,384.65)
NET PROFIT/LOSS ON FOREIGN EXCHANGE OPERATIONS	199,082.61
GAINS AND LOSSES FROM INVESTMENT SECURITIES	(5,611.38)
BANKING INCOME BEFORE OPERATING EXPENSES	952,339.70
GENERAL OPERATING EXPENSES	
TOTAL GENERAL OPERATING EXPENSES	(2,033,345.97)
PROFIT/LOSS BEFORE TAXES	(1,081,006.27)
INCOME TAXES	-
Deferred	-
CURRENT MONTH (Qtr.) PROFIT (LOSS)	(1,081,006.27)

BALANCE SHEET FOR IFRS PURPOSES MARCH 2020

amounts in EUR

	Q1 2020
ASSETS	
Cash and cash equivalents	25,740,167.30
Loans and advances to banks	27,581,089.17
Loan and advances to customers	175,316,788.44
Other financial assets	17,501,093.73
Fixed assets	4,133,910.05
Deferred tax assets	686,875.64
Other assets	6,174,066.75
TOTAL ASSETS	257,133,991.08
Liabilities to banks and ProCredit Holding	52,770,928.90
Liabilities to customers	173,142,234.00
Derivative financial liabilities	5,930.96
Liabilities to IFIs and other borrowings	-
Other liabilities	1,583,718.42
Provisions	572,574.77
Subordinated debt	7,028,740.25
SHAREHOLDERS' EQUITY	22,029,863.78
TOTAL LIABILITIES AND EQUITY	257,133,991.08