



Kviku Group

Consolidated combined statements of financial position as at 31 December 2020, 31 December 2019 and 31 December 2018

BALANCE SHEET

(CONSOLIDATED) EUR

ASSETS	31.12.2020	31.12.2019	31.12.2018
CURRENT ASSETS			
Cash	2 293 240	1 496 282	851 601
Receivables and prepayments	289 062	781 064	693 485
	2 582 302	2 277 346	1 545 086
NON-CURRENT ASSETS			
Financial investments	24 280 305	19 982 356	7 942 609
Tangible fixed assets	9 060	13 542	13 969
	24 289 365	19 995 898	7 956 578
TOTAL ASSETS	26 871 667	22 273 243	9 501 664
LIABILITIES AND EQUITY			
LIABILITIES	31.12.2020	31.12.2019	31.12.2018
CURRENT LIABILITIES			
Loan liabilities	9 988 358	11 038 226	6 609 562
Payables and prepayments	702 833	438 056	130 329
	10 691 191	11 476 282	6 739 891
NON-CURRENT LIABILITIES			
Loan liabilities	12 004 567	4 391 699	146 466
Other payables	238 297	3 424 112	998 395
	12 242 864	7 815 811	1 144 861
TOTAL LIABILITIES	22 934 056	19 292 093	7 884 752
EQUITY	31.12.2020	31.12.2019	31.12.2018
Issued capital	1 070 179	1 113 172	977 862
FX revaluation reserve	(114 633)	46 761	(48 178)
Retained earnings (loss)	1 187 519	708 171	74 049
Annual period profit (loss)	1 794 546	1 113 046	613 179
TOTAL LIABILITIES	26 871 667	22 273 243	9 501 664

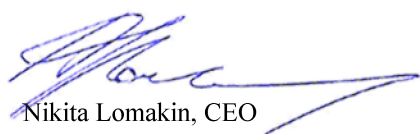


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INCOME STATEMENTS	2020	2019	2018
(CONSOLIDATED) EUR			
Interest revenue	42 624 254	26 518 069	10 407 828
Interest expense	(1 546 094)	(1 589 474)	(905 995)
NET INTEREST PROFIT (LOSS)	41 078 160	24 928 595	9 501 833
Other sales revenue	-	369 937	-
Other sales expenses	(1 505 431)	-	-
NET OTHER SALES PROFIT (LOSS)	(1 505 431)	369 937	-
Loan loss provisions	(34 007 749)	(22 305 704)	(6 084 963)
Other income	4 292 358	3 937 410	849 520
Other operating expense	(1 302 341)	(289 665)	(56 077)
Administration expenses	(6 356 943)	(5 117 082)	(3 418 614)
Other expenses	(41 253)	(167 127)	(4 808)
Profit (loss) before tax	2 156 801	1 356 363	786 891
Income tax	(362 255)	(243 317)	(173 712)
Annual period profit (loss)	1 794 546	1 113 046	613 179

Signed on 25 June 2021


Nikita Lomakin, CEO


Veniamin Lipsky, CFO