

STATEMENT OF COMPREHENSIVE INCOME  
 for the year ended 31 December

	2015 EUR	2014 EUR	2013 EUR
Net interest income	331,234	243,733	108,324
Net fee and commission income	13,641,948	9,570,534	1,510,917
<b>Net Operating income</b>	<b>13,973,182</b>	<b>9,814,267</b>	<b>1,619,241</b>
Net impairment Loss	(5,357,042)	(4,358,749)	(1,012,453)
Personnel expenses	(3,052,712)	(2,397,059)	(1,471,617)
Other operating expenses	(5,069,380)	(5,076,459)	(5,830,920)
<b>Loss before tax</b>	<b>494,048</b>	<b>(2,018,000)</b>	<b>(6,695,749)</b>
Income tax expense	8,655,897	-	-
<b>Profit/(Loss) for the year</b>	<b>9,149,945</b>	<b>(2,018,000)</b>	<b>(6,695,749)</b>
<b>Comprehensive Income</b>			
Other Comprehensive Income	-	-	-
<b>Total Comprehensive income/(loss) for the year, net of tax</b>	<b>9,149,945</b>	<b>(2,018,000)</b>	<b>(6,695,749)</b>
Profit/(Loss) per share	1.6500	(0.36)	(1.21)

STATEMENT OF FINANCIAL POSITION  
as at 31 December

	<b>2015</b>	<b>2014</b>	<b>2013</b>
	<b>EUR</b>	<b>EUR</b>	<b>EUR</b>
<b>ASSETS</b>			
Total Assets	<b>26,782,499</b>	13,417,708	10,298,291
<b>LIABILITIES</b>			
Total Liabilities	<b>11,557,977</b>	7,543,131	4,605,714
<b>EQUITY</b>			
Total Equity	<b>15,224,522</b>	5,874,577	5,692,577
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>26,782,499</b>	13,417,708	10,298,291
<b>MEMORANDUM ITEMS</b>			
Commitments	<b>416,379</b>	406,759	306,512