



# Financial Statement Highlights 2019

## **“AVENTUS UKRAINE” LLC**

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*(EUR, in thousands)*

	2018	2019
<b>Income statement</b>		
Net interest income	€ 5 934	€ 28 122
Non-interest income	114	3 770
<b>Total revenue, net of interest expense</b>	6 048	31 892
Provisions for loan losses	2 117	8 622
Non-interest expense, OPEX	3 655	19 646
Depreciation	29	223
<b>Income before income taxes</b>	248	3 401
Income tax expense	42	628
<b>Net income</b>	€ 206	€ 2 773

<i>(EUR, in thousands)</i>	<b>December 31</b>	
	<b>2018</b>	<b>2019</b>
<b>Assets</b>		
Cash and cash equivalents	€ 336	€ 1 565
Short-term loans and leases	2 230	5 569
Long-term loans and leases	-	-
Other assets	34	6
Non-current assets	108	441
<b>Total assets</b>	<b>2 708</b>	<b>7 581</b>
<b>Liabilities</b>		
Trade payables	430	1 300
Short-term borrowings	50	2 439
Long-term debt	1 350	-
Tax liabilities	42	265
All other liabilities	11	567
<b>Total liabilities</b>	<b>1 883</b>	<b>4 573</b>
<b>Shareholders' equity</b>	<b>825</b>	<b>3 008</b>
<b>Total liabilities and shareholders' equity</b>	<b>€ 2 708</b>	<b>€ 7 581</b>