

Financial Statement Highlights 2019

“AVENTUS FINANCE” S.R.L.

(EUR, in thousands)

| | 2018 | 2019 |
|---|--------|-------|
| Income statement | | |
| Net interest income | € 157 | € 763 |
| Non-interest income | 65 | 264 |
| Total revenue, net of interest expense | 222 | 1 026 |
| Provisions for loan losses | 20 | 119 |
| Non-interest expense, OPEX | 270 | 740 |
| Depreciation | 2 | 6 |
| Income before income taxes | (70) | 161 |
| Income tax expense | - | 10 |
| Net income | € (70) | € 151 |

| <i>(EUR, in thousands)</i> | December 31 | |
|---|--------------------|----------------|
| | 2018 | 2019 |
| Assets | | |
| Cash and cash equivalents | € 29 | € 62 |
| Short-term loans and leases | 230 | 1 366 |
| Long-term loans and leases | - | - |
| Other assets | 13 | 17 |
| Non-current assets | 17 | 22 |
| Total assets | 289 | 1 468 |
| Liabilities | | |
| Trade payables | 5 | 12 |
| Short-term borrowings | - | 1 230 |
| Long-term debt | 365 | 1 |
| Tax liabilities | 2 | 13 |
| All other liabilities | 9 | 22 |
| Total liabilities | 381 | 1 278 |
| Shareholders' equity | (91) | 190 |
| Total liabilities and shareholders' equity | € 289 | € 1 468 |