

Financial Statements Highlights 2019

"ARENA FINANCE" SP. Z O.O.

(EUR, in thousands)

	2018	2019
Income statement		
Net interest income	€ 3 292	€ 5 998
Non-interest income	3	15
Total revenue, net of interest expense	3 295	6 013
Provisions for loan losses	-	372
Non-interest expense, OPEX	3 526	5 563
Depreciation	-	-
Income before income taxes	(232)	79
Income tax expense	3	76
Net income	€ (235)	€ 3

	December 31	
<i>(EUR, in thousands)</i>	2018	2019
Assets		
Cash and cash equivalents	€ 32	€ 3
Short-term loans and leases	3 550	2 156
Long-term loans and leases	-	-
Other assets	2 142	3 161
Non-current assets	-	167
Total assets	5 724	5 487
Liabilities		
Trade payables	661	613
Short-term borrowings	-	-
Long-term debt	-	-
Tax liabilities	16	196
All other liabilities	5 290	4 496
Total liabilities	5 967	5 306
Shareholders' equity	(242)	182
Total liabilities and shareholders' equity	€ 5 724	€ 5 487