

# Financial Statements Highlights 2020

**"TUSUMI" SP. Z O.O.**

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*(EUR, in thousands)*

	2019	2020
<b>Income statement</b>		
Net interest income	€ 4 291	€ 6 006
Non-interest income	4	12
<b>Total revenue, net of interest expense</b>	4 295	6 019
Provisions for loan losses	148	162
Non-interest expense, OPEX	2 935	5 294
Depreciation	-	-
<b>Income before income taxes</b>	1 212	563
Income tax expense	98	142
<b>Net income</b>	€ 1 114	€ 420

	<b>December 31</b>	
	2019	2020
<i>(EUR, in thousands)</i>		
<b>Assets</b>		
Cash and cash equivalents	€ 11	€ <b>259</b>
Short-term loans and leases	6 546	<b>5 633</b>
Long-term loans and leases	-	-
Other assets	1 424	<b>560</b>
Non-current assets	91	<b>138</b>
<b>Total assets</b>	<b>8 072</b>	<b>6 590</b>
<b>Liabilities</b>		
Trade payables	359	<b>239</b>
Short-term borrowings	-	-
Long-term debt	-	-
Tax liabilities	78	<b>186</b>
All other liabilities	7 059	<b>5 548</b>
<b>Total liabilities</b>	<b>7 496</b>	<b>5 973</b>
<b>Shareholders' equity</b>	<b>577</b>	<b>617</b>
<b>Total liabilities and shareholders' equity</b>	€ <b>8 072</b>	€ <b>6 590</b>