

Financial Statements Highlights 2019

"PIXO" SP. Z O.O.

(EUR, in thousands)

	2018	2019
Income statement		
Net interest income	€ 3 267	€ 4 470
Non-interest income	7	6
Total revenue, net of interest expense	3 274	4 476
Provisions for loan losses	-	372
Non-interest expense, OPEX	3 003	2 890
Depreciation	3	4
Income before income taxes	267	1 211
Income tax expense	8	70
Net income	€ 259	€ 1 141

	December 31	
	2018	2019
<i>(EUR, in thousands)</i>		
Assets		
Cash and cash equivalents	€ 2	€ 28
Short-term loans and leases	1 115	5 658
Long-term loans and leases	-	-
Other assets	2 473	620
Non-current assets	24	89
Total assets	3 614	6 395
Liabilities		
Trade payables	8	401
Short-term borrowings	-	-
Long-term debt	-	-
Tax liabilities	18	48
All other liabilities	3 985	5 405
Total liabilities	4 011	5 853
Shareholders' equity	(397)	541
Total liabilities and shareholders' equity	€ 3 614	€ 6 395