

Statement of Financial Income

Statement of Financial Income		2016	2017
\$k			
Revenue		73 111	101 277
Provision charge		-53 781	-59 118
Net interest income		19 331	42 158
Interest expense		-2 340	-6 135
Operating expenses		-13 513	-21 041
Total Operating income		3 478	14 982
Administrative expenses		-5 881	-12 178
Forex		-1 263	-120
Other income and expense		1 457	2 759
Profit before tax		-2 208	5 442
Taxes		-791	-2 117
Profit after tax		-2 999	3 325

Statement of Financial Position

Statement of Financial Position		2016	2017
\$k			
ASSETS			
Non-current assets			
Property, plant and equipment, net		162	279
Intangible assets		1 770	3 174
Total non-current assets		1 933	3 454
Current assets			
Net loan portfolio (note 1)		26 734	58 937
Cash and cash equivalent		3 971	14 129
Deferred tax assets		601	2 918
Other assets		5 787	8 070
Loans to related parties		0	0
Total current assets		37 092	84 053
TOTAL ASSETS		39 025	87 507
SHAREHOLDERS' EQUITY			
Paid in share capital		8 538	8 538
FX currency translation profit/loss		0	435
Retained earnings		-4 306	-2 581
Total Shareholder's Equity and Reserves		4 232	6 392
LIABILITIES			
Debt		29 322	72 675
Deferred tax liabilities		704	1 257
Other liabilities		4 766	7 183
Total liabilities		34 793	81 115
Total liabilities & equity		39 025	87 507