

Mozipo Group

We provide consumer loans by using efficient technologies

Consolidated Financials 2018

September 2019

Balance Sheet, thou Eur

	2018		2017	
	Mozipo Group	Moment Credit	Mozipo Group	Moment Credit
ASSETS				
Property, plant and equipment	27	133	20	96
Intangible assets	1,105	10	1,210	17
Investments in associates	47		2,597	
Loans receivable from customers	3,277	7,726	228	6,540
Deferred tax assets	479	341		260
Receivables	127	37	120	110
Cash at bank	77	46	333	363
Other current assets and receivables from related parties		7,135		4,748
Total Assets	5,140	15,428	4,508	12,134
EQUITY AND LIABILITIES				
Equity				
Share capital	1	4,050	1	4,050
Other reserves	0	126	(3)	117
Accumulated losses	(4,813)	(29)	(2,358)	183
Non-controlling interests	(7)		(3)	
Total Equity	(4,819)	4,147	(2,364)	4,350
Liabilities				
Borrowings	8,754	10,644	5,951	7,369
Trade and other payables	1,202	637	920	415
Current tax liabilities	3		1	
Total Liabilities	9,959	11,281	6,872	7,784
Total Equity and Liabilities	5,140	15,428	4,508	12,134

Mozipo Group Income Statement , thou Eur

	2018	2017
Revenue	2,355	2,384
Staff costs	(483)	(319)
Depreciation and amortisation expense	(137)	(10)
Administration and other expenses	(2,843)	(3,055)
Operating loss	(1,108)	(999)
Finance income	9	6
Finance costs	(1,579)	(926)
Net finance costs	(1,570)	(920)
Share of results of associates	(38)	0
Loss before tax	(2,716)	(1,920)
Tax	250	202
Net loss for the year	(2,466)	(1,717)

Moment Credit Income Statement , thou Eur

	<i>2018</i>	<i>2017</i>
Interest income	3,009	2,999
Interest (expenses)	(1,500)	(936)
Net interest income	1,509	2,063
(Impairment) of interest bearing assets or its reversals	215	0
Net interest income after impairment	1,724	2,063
Wages and bonuses	(1,289)	(1,268)
Advertising, marketing and representation	(303)	(171)
Tax and commission (expenses)	(103)	(271)
Rent, repairs and maintenance	(95)	(120)
Depreciation and amortization	(67)	(57)
Other (expenses)	(549)	(681)
Operating (expenses)	(2,406)	(2,568)
Income from financial activity	1,009	707
Other activity income (expenses)	(43)	(50)
Profit (loss) before income tax	284	152
Income tax	81	31
Net profit (loss)	365	183