

Appendix 2

Balance sheet items	2021	2022
CURRENT ASSETS		
Cash and cash equivalents	11,932,957	29,017,398
Short term investments	95,155	3,088,233
Loans receivables	114,662,025	180,421,001
Loan interest and other receivables	1,338,563	320,999
Prepayments and advances	599,934	-
Inventories	27,507	-
TOTAL CURRENT ASSETS	128,656,141	212,847,631
NON-CURRENT ASSETS	1,098,767	762,045
TOTAL ASSETS	129,754,908	213,609,676
TOTAL CURRENT LIABILITIES	1,449,228	101,850,515
Loans and borrowings	74,964,527	50,000,000
TOTAL NON-CURRENT LIABILITIES	74,964,527	50,000,000
TOTAL LIABILITIES	76,413,755	151,850,515
Share capital	55,000,000	55,000,000
Retained earnings	(1,658,847)	6,759,161
TOTAL EQUITY	53,341,153	61,759,161
TOTAL EQUITY AND LIABILITIES	129,754,908	213,609,676
Income statement items	2021	2022
Interest and similar income	12,927,051	39,152,441
Interest expense	(3,614,116)	(16,620,472)
Net interest and similar income	9,312,935	22,531,969
Credit loss expense	(1,370,563)	(7,038,459)
Net operating profit	7,942,372	15,493,510
Administrative expenses	(7,564,685)	(6,775,261)
Other operating income (expenses)	(17,336)	652,513
Profit before taxation	360,351	9,370,762
Income tax expense	(136,503)	(952,754)
Profit for the period	223,848	8,418,008
Ratios	2021	2022
Liquid asset / Total asset	9%	15%
Total loan balance / Total asset	88%	84%
Current liabilities / Total asset	1%	48%
Non-current liabilities / Total asset	58%	23%
Equity / Total asset	41%	29%
Financial leverage	1.4	2.5
ROA	0.17%	4%
ROE	0.4%	14%
NPL %	1.8%	7.5%