

<i>in UAH</i>	<u>1H, 2020</u>
Total Income	153,265,772
Interest Income	148,598,406
Other Income	4,667,366
Interest Expense	- 4,346,206
Net Interest Income	148,919,566
PR & Marketing, Acquisition Expenses	- 14,598,578
General & Administrative Expenses	- 37,974,764
Personel Cost	- 15,282,263
Rent	- 977,325
Utilities	- 121,684
Phone & communicatrion	- 595,720
Bank Service	- 3,643,316
PSP commission	- 2,931,003
Audit & Consulting	- 1,736,205
Office Supply	- 95,479
TAX expenses	- 311,142
IT Service and Maintenance	- 3,572,103
Credit Bureau Service Fee	- 2,092,108
Others	- 6,616,415
FX Gain/(Loss)	- 6,401,939
Pre-Operating Profit before Tax, D&A Expenses, Provision	89,944,284
Net Impairment Charges & write-offs	- 103,508,016
D&A Expenses	- 1,995,073
Pre-operating Profit before Tax	- 15,558,805