



# LAIKI FACTORS & FORFAITERS

## SOCIETE ANONYME WITH BUSINESS IN FACTORING AND FORFAITING MEMBER OF CYPRUS POPULAR BANK PUBLIC CO LTD GROUP

### FINANCIAL DATA AND INFORMATION FOR THE YEAR from 1 January 2018 to 31 December 2018

(Published according to the Article 149 of Law 4548, for companies preparing annual financial statements, consolidated or not, in accordance with IFRS)

The information listed below aims to provide a general overview about the financial position and the financial results of LAIKI FACTORS & FORFAITERS S.A. Consequently, readers are strongly advised to visit the website of the Company, where the Annual Financial Statements prepared under International Financial Reporting Standards (IFRS), as well as the certified auditor's opinion are available.

COMPANY'S INFORMATION			GENERAL INFORMATION BOARD OF DIRECTORS		
Name	:	LAIKI FACTORS & FORFAITERS A.E.	Kleovoulos Alexandrou	Chairman Independent- Non Executive Member	
Registered office	:	32 Aigialeias & Paradeisou Str, 15125 Athens	Panagiotis Papatheodorou	Vice Chairman & Chief Executive Officer -Executive Member	
Company Registration No	:	003033901000	Aikaterini Perivola	Executive member	
Regulatory Authorities	:	Region of East Attika, Bank of Greece	Michail Andreadis	Non Executive Member	
Tax Registration Number	:	094505340	Ioannis Malliarakis	Non Executive Member	
Tax Authority	:	FAE Athens			
Financial Statement Type	:	Annual			
Financial Period	:	12 Months			
Date of approval of the annual financial statements (from which data were compiled))	:	3/4/2019			
Certified Public Accountant- Auditor	:	Athos Stylianou SOEL reg No 12311			
Audit Firm	:	RSM GREECE A.E.			
Auditor's opinion	:	Unqualified Opinion			
Company's website	:	www.laikifactors.gr			
STATEMENT OF FINANCIAL POSITION (Amounts in euro)			STATEMENT OF COMPREHENSIVE INCOME (Amounts in euro)		
ASSETS	31 Dec 2018	31 Dec 2017		1 Jan 2018 31 Dec 2018	1 Jan 2017 31 Dec 2017
Cash and bank deposits	1.324.680	6.390.003	Interest and similar income	889.058	906.667
Receivables - Factoring	16.611.077	14.085.370	Interest and similar expenses	-276.639	-482.040
Intangible assets	30.534	35.242	Net interest income	612.419	424.627
Tangible Assets	13.418	17.361			
Other Assets	17.802	1.549.409	Fee and commission income	566.259	500.041
Deferred Tax Asset	2.522	43.973	Fee and commission expense	-26.296	-30.546
TOTAL ASSETS	18.000.034	22.121.359	Net fee and commission income	539.963	469.495
			Other income/(expenses)	-9.300	7.779
			Total net income	1.143.081	901.901
			Staff cost	-462.587	-436.186
			Other operating expenses	-267.201	-234.977
			Depreciation	-8.650	-8.650
			Provisions for loans and advances	0	-11.688
			Reversal of provisions (Other provisions)	1.252	500
			Profit / (Loss) before tax	405.895	210.899
			Income Tax	-122.089	-230.807
			Profit / (Loss) after tax	283.806	-19.908
			Profit /(Losses) per share	0,08	-0,01
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