

Summary of the Group Performance in 2018

	RCG, combined * USD	Spain USD	Kazakhstan USD	Vietnam USD	Russia USD	Philippines USD	Indonesia USD	RC Riga USD	SIA Robocash USD
<b>1. STATEMENT OF FINANCIAL POSITION</b>									
<b>ASSETS</b>									
<b>Current assets</b>									
Cash and cash equivalents	2 914 360	97 845	868 130	42 291	1 451 671	287 305	20 595	2 470	144 054
Loans due from customers	26 417 493	2 760 827	6 380 117	243 625	14 015 047	2 812 369	205 508		
Receivables from related companies	41 785	6 243				1 534	30 375	137	3 495
Inventory	377		377						
Other receivables	1 361 776		530 713	41 978	7 828		10 750	585 875	184 632
Current tax assets	573 341		152 739	1 526	419 076				
Next period expenses	109 346			733		92 212	3 033		13 369
<b>Non-current assets</b>									
Intangible assets	40 997		546			7 816			32 634
Property and equipment	1 052 407	9 155	150 359		212 162	602 398	22 642		55 691
Deferred tax asset	556 755		2 617			554 138			
Other assets	475 290		475 290						
<b>Total assets</b>	<b>33 543 926</b>	<b>2 874 070</b>	<b>8 560 887</b>	<b>330 153</b>	<b>16 105 783</b>	<b>4 357 773</b>	<b>292 902</b>	<b>588 483</b>	<b>433 875</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>									
<b>Non-current liabilities</b>									
Long-term borrowings	938 167	493 927	2 964						441 276
Deferred tax	258 362		15 148		243 214				
Other contributions from business members or owners	511 519					511 519			
<b>Current liabilities</b>									
Short term loans / Assignment rights	12 074 085	555 373	5 654 736	317 933	3 436 882	1 389 146	223 268	496 746	
Account payables	1 993 633	220 087	881 130	683	572 362	309 070		5 952	4 348
Tax liabilities	1 374 855	144 059	521 832	9 902	57 664	560 096		1 134	80 168
Accruals, Provisions	29 808					24 817		3 201	1 790
Other liabilities	569 904		108 140	14 063		226 610	151	30 280	190 660
<b>Equity</b>									
Other social input	612 816	612 816							
Revaluation reserve	-3 450	-3 450							
Share capital	2 087 455	68 733	2 861	108 171	144 161	1 428 840	243 275	57 277	34 137
Profit / (loss) for the reporting period	11 285 518	879 098	3 478 015	-120 599	7 439 494	14 435	-173 704	-6 108	-225 113
Retained earnings / (accumulated losses)	1 811 254	-96 573	-2 103 937		4 212 006	-106 761	-88		-93 393
<b>Total Equity &amp; Liabilities</b>	<b>33 543 926</b>	<b>2 874 070</b>	<b>8 560 887</b>	<b>330 153</b>	<b>16 105 783</b>	<b>4 357 773</b>	<b>292 902</b>	<b>588 483</b>	<b>433 875</b>
<b>2. STATEMENT OF PROFIT OR LOSS</b>									
Financial income	98 019 358	2 847 439	14 841 476	76 092	73 425 575	5 715 064	126 582		987 130
Other financial income and expenses	-523 201		-705			-493 087	-29 410		
<b>Net financial income</b>	<b>97 496 157</b>	<b>2 847 439</b>	<b>14 840 771</b>	<b>76 092</b>	<b>73 425 575</b>	<b>5 221 977</b>	<b>97 172</b>	<b>0</b>	<b>987 130</b>
General and administrative expenses	-26 215 989	-281 909	-6 498 830	-199 361	-15 392 389	-2 583 475	-114 882	-148	-1 144 997
Selling expenses	-799 215	-755 526		-16 099					-27 589
Interest expenses and similar expenses	-650 409	-64 531	-431 810	-9 776	-115 257			-4 534	-24 501
Other operating income / (expenses)	2 547 837	-24 427	-340 692	-11	3 085 994		-155 994	-8 989	-8 044
Non- operating income / (expenses)	9 211	514						8 697	
Provision	-58 257 492	-687 329	-3 858 784		-51 093 498	-2 617 881			
<b>Profit / (loss) before corporate income tax</b>	<b>14 130 100</b>	<b>1 034 232</b>	<b>3 710 655</b>	<b>-149 156</b>	<b>9 910 426</b>	<b>20 621</b>	<b>-173 704</b>	<b>-4 974</b>	<b>-218 001</b>
Corporate income tax	-2 844 582	-155 135	-232 640	28 556	-2 470 932	-6 186		-1 134	-7 112
<b>Profit for the reporting period</b>	<b>11 285 518</b>	<b>879 098</b>	<b>3 478 015</b>	<b>-120 599</b>	<b>7 439 494</b>	<b>14 435</b>	<b>-173 704</b>	<b>-6 108</b>	<b>-225 113</b>

\*Disclaimer:

1. Calculated based on local GAAP, operating data
2. RCG has engaged with auditors from KMPG to provide audited financial years of 2017,2018,2019
3. We will publish audited IFRS financials as soon as audit will be finalized (estimate - May, 2020)