

LOCALTAPIOLA FINANCE LTD

PROFIT AND LOSS ACCOUNT

		1 JANUARY 2021- 30 JUNE 2021	1 JANUARY 2020- 31 DECEMBER 2020
Interest income	13	811,982.52	15,522,837.55
Net income from leasing activities	14	2,156,120.67	3,085,171.76
Interest expenses	15	-2,831,683.70	-7,299,784.16
NET INTEREST INCOME		136,419.49	11,308,225.15
Commissions and fees	16	14,320,980.37	8,175,842.57
Commission expenses	17	-326,187.54	-373,222.47
Other operating income			
Operating expenses			
Personnel costs			
Salaries and other short-term benefits	18	-2,757,920.27	-4,541,534.87
Social security costs	18		
Pension costs	18	-423,657.51	-568,331.40
Other social security costs	18	-78,079.13	-97,148.58
Other administrative expenses	18	-3,738,232.18	-4,671,787.19
Amortisation and impairments on tangible and intangible assets	19	-306,776.30	-585,461.43
Other operating expenses	20	-735,399.12	-801,180.41
Credit losses	21	-1,576,620.66	-2,670,957.82
OPERATING PROFIT (LOSS)		4,514,527.15	5,174,443.55
Income taxes		2,457.61	-2,398,871.66
PROFIT (LOSS) FOR THE FINANCIAL PERIOD		4,516,984.76	2,775,571.89