

Financial statements for 2022 (P&L, BS, CF)_Internat Info

Country	Mexico	
DFI Project	Vivus.MX	
Month	Diciembre 2022.	
Currency	MXP	RAW
Index	Line	RawData
		Actual
Income statement		
PL1000	REVENUE	238 961 620,00
PL1001	Interest income	117 967 924,00
PL1002	Late payment interest income	-
PL1003	Initial or extra service fee	17 968 077,00
PL1004	Extension fees	51 993 167,00
PL1005	Late payments fees	-
PL1006	Other loan fees	-
PL1007	Fines & penalties (cash basis)	3 699 790,00
PL1008	Other operating income, incl. portfolio sale proceeds	47 332 661,00
PL10091	Commissions to agents	-
PL10092	Commissions to payment systems	- 5 486 548,00
PL10093	Provisions charge for doubtful debts	14 137 547,00
PL10093_1	Gross Provisions charge for doubtful debts	- 116 881 772,00
PL10093_2	Provisions charge reduce by write-offs	- 21 080 513,00
PL10093_3	Provisions charge reduce by cessions	- 109 938 806,00
PL10094	Portfolio write off	- 149 600 030,00
PL10094_1	Portfolio migration write-off	-
PL10094_2	Portfolio cessions write-off	-
PL10094_3	Portfolio forgiveness write-off	-
PL2000	GROSS PROFIT/(LOSS)	98 012 590,00
PL3000	DIRECT OPERATING EXPENSES	- 39 324 886,00
PL3100	Offline channel	-
PL3110	Payroll	-
PL3111	Salaries, related taxes and contributions	-
PL3112	Bonuses	-
PL3113	Vacation reserve and other benefits to personnel	-
PL3121	Offline marketing expenses	-
PL3130	Direct sales costs	-
PL3131	Offline office rent and equipment	-
PL3132	Verification	-
PL3133	Debt collection	-
PL3134	Call center	-
PL3140	Telco	-
PL3141	SMS	-
PL3142	Other Telco	-
PL3161	Other offline operating expense	-
PL3200	Online channel	- 39 324 886,00
PL3210	Payroll	- 9 747 754,00
PL3211	Salaries, related taxes and contributions	- 9 747 754,00
PL3212	Bonuses	-
PL3213	Vacation reserve and other benefits to personnel	-
PL3221	Online marketing expenses	- 18 724 632,00
PL3230	Direct sales costs	- 7 651 435,00
PL3231	Verification	- 6 919 663,00
PL3232	Debt collection	- 731 772,00
PL3233	Call center	-
PL3240	Telco	- 3 201 065,00
PL3241	SMS	- 1 501 552,00
PL3242	Other Telco	- 1 699 512,00
PL3261	Other online operating expense	-
PL4000	INDIRECT OPERATING EXPENSES	- 32 254 863,00
PL4010	Payroll	- 8 852 286,00
PL4011	Salaries, related taxes and contributions	- 8 849 129,00
PL4012	Bonuses	-
PL4013	Vacation reserve and other benefits to personnel	- 3 157,00
PL4021	Indirect marketing expenses	-
PL4040	IT	- 2 851 844,00

Financial statements for 2022 (P&L, BS, CF)_Internat Info

Country	Mexico		
DFI Project	Vivus.MX		
Month	Diciembre 2022.		
Currency	MXP		RAW
Index	Line		RawData
PL4041	IT Telco	-	146 488,00
PL4042	IT maintenance	-	2 597 915,00
PL4043	IT development and implementation		-
PL4044	Data center rent	-	107 441,00
PL4050	Office costs & professional services	-	16 588 534,00
PL4051	Licensing costs	-	5 842 134,00
PL4052	Rent and other office expense	-	4 833 418,00
PL4053	Recruitment expense	-	121 759,00
PL4054	Training expenses and other personnel - related expenses		-
PL4055	Transportation and travel expense	-	378 688,00
PL4056	Legal and other professional services	-	5 361 831,00
PL4057	Bank charges	-	50 704,00
PL4058	Corporate management services (RH)	-	2 205 736,00
PL4059	Corporate management services (HQ)	-	1 756 463,00
PL4060	Deferred bonuses		-
PL4061	Other indirect operating expense		-
PL5000	OPERATING PROFIT/(LOSS)		26 432 840,00
PL6000	Other income		431 575,00
PL6001	Income from services rendered to related parties		-
PL6002	Gains from foreign currency exchange (operating)		423 365,00
PL6003	Other non-operating income		8 209,00
PL7000	Other expense	-	831 705,00
PL7001	Cost of services rendered to related parties		-
PL7002	VAT write offs		-
PL7003	Other taxes (excl. profit tax and VAT)	-	2 073,00
PL7004	Penalties paid	-	913 953,00
PL7005	Losses from foreign currency exchange (operating)		88 201,00
PL7006	Other non-operating expense	-	3 880,00
PL8000	EBITDA		26 032 710,00
PL8001	One-off items, net		-
PL8002	Amortization and depreciation	-	367 561,00
PL8004	Interest expense - third parties	-	462 536,00
PL8007	Gains from foreign currency exchange (financing)		9 345 131,00
PL8008	Losses from foreign currency exchange (financing)	-	2 849 360,00
PL8005	Current profit tax		-
PL8006	Deferred profit tax		-
PL8003	Interest expense - related parties	-	8 484 554,00
PL8003_1		<i>interest by agreements</i>	-
PL8003_2		<i>other</i>	-
PL9016	NET PROFIT/(LOSS) before NAV revaluation & before Corporate expenses		23 213 829,00
PL9015	Corporate expenses	-	767 390,00
PL9000	NET PROFIT/(LOSS) before NAV revaluation		22 446 440,00
PL9001	Profit before interest (PBI) before NAV revaluation		31 698 384,00
PL8009	Foreign currency exchange gain/losses from NAV revaluation		262 814,00
PL9900	NET PROFIT/(LOSS)		22 709 254,00
PL9901	Profit before interest (PBI)		31 961 197,00

Statement of financial position

Index	Line		RawData
BS1100	Current assets		113 772 811,00
BS1111	Cash and cash equivalents		16 484 962,00
BS1121	Loans due from customers - principal		65 032 980,00
BS1122	Loans due from customers - % accrued		15 798 904,00
BS1123	Loan Loss Reserve	-	36 550 311,00
BS1131	Advances and other receivables-related parties		-
BS1132	Advances and other receivables-third parties		1 239 257,00
BS1133	Other current assets		51 767 019,00
BS1200	Non-current assets		1 193 165,00
BS1241	Intangible assets		8 118 723,00
BS1242	Fixed assets		3 990 507,00

Financial statements for 2022 (P&L, BS, CF)_Internat Info

Country	Mexico		
DFI Project	Vivus.MX		
Month	Diciembre 2022.		
Currency	MXP		RAW
Index	Line		RawData
BS1243	Accrued depreciation and amortization	-	10 916 065,00
BS1251	Investments		-
BS1251_1		<i>investments by agreements</i>	-
BS1251_2		<i>other</i>	-
BS1252	Deferred tax asset		-
BS1000	TOTAL ASSETS		114 965 976,00
BS2300	Liabilities		93 047 956,00
BS2371	Loans received (principal) - related parties		62 540 539,00
BS2371_1		<i>loan by agreements</i>	62 540 539,00
BS2371_2		<i>other</i>	-
BS2372	Loans received (principal) - third parties		15 737 408,00
BS2373	Loans received (interest) - related parties		-
BS2373_1		<i>interest liabilities by agreements</i>	-
BS2373_2		<i>other</i>	-
BS2374	Loans received (interest) - third parties		-
BS2375	Trade accounts payable - related parties		-
BS2376	Trade accounts payable- third parties		10 619 128,00
BS2381	Payables to employees		715 258,00
BS2382	Payables to agents		-
BS2383	Tax liability		2 411 941,00
BS2385	Deferred tax liability		-
BS2384	Other liabilities and reserves		1 023 682,00
BS2386	Deferred bonuses		-
BS2496	RH liabilities		-
BS2497	HQ liabilities		-
BS2498	HQ Intra Group		-
BS2200	Equity		21 918 020,00
BS2490	Interim earnings / losses		-
BS2491	Share capital		49 589 000,00
BS2499	Added capital		16 499 246,00
BS2493	Retained earnings / losses	-	66 616 866,00
BS2494	Current year earnings / losses		22 446 640,00
BS2500	Dividends paid		-
BS2000	TOTAL LIABILITIES & EQUITY		114 965 976,00
BS3000	Total Capital invested (TCI) - off-balance item, USD		-
	check		-

Statement of cash flows

CF1000	Operating activities:		-
CF1101	Loans disbursed	-	357 221 761,00
CF1201	Principals proceeds		243 907 603,00
CF1202	Interest proceeds		64 737 747,00
CF1203	Loan fees proceeds		63 986 341,00
CF1204	Fines & penalties proceeds		5 443 719,00
CF1205	Other customer-related operating proceeds, incl. portfolio sale proceeds		42 340 096,00
CF2000	Total CF from customers:		63 193 745,00
CF2301	Commissions to agents & payment systems	-	4 337 402,00
CF2400	Direct costs	-	37 756 987,00
CF2410	Payroll	-	9 762 033,00
CF2220	Marketing	-	15 305 755,00
CF2230	Direct sales costs	-	10 139 048,00
CF2240	Telco	-	2 183 614,00
CF2260	Other direct costs	-	366 538,00
CF2500	Indirect costs	-	29 519 439,00
CF2510	Payroll	-	7 371 062,00
CF2520	Marketing		-
CF2540	IT	-	4 954 461,00
CF2550	Office costs & professional services	-	11 795 217,00
CF2571	Corporate management services (RH)	-	2 129 139,00
CF2572	Corporate management services (HQ)	-	1 748 625,00

Financial statements for 2022 (P&L, BS, CF)_Internat Info

Country	Mexico		
DFI Project	Vivus.MX		
Month	Diciembre 2022.		
Currency	MXP		
Index	Line	RAW	RawData
CF2560	Other indirect costs	-	1 520 935,00
CF2601	VAT paid	-	10 336 856,00
CF2602	Profit tax paid		-
CF2603	Other taxes and penalties paid	-	2 639 680,00
CF2701	Other non-operating costs	-	6 814,00
CF2801	Other operating proceeds		-
CF3000	Net CF from operating activities	-	21 403 433,00
CF4000	Financing activities:		20 425 668,00
CF4801	Financing proceeds- related parties		60 508 700,00
CF4801_1	<i>financial proceeds from HQ_by loan agreement</i>		51 787 392,00
CF4801_2	<i>financial proceeds from HQ_other (equity, cash, other)</i>		-
CF4801_3	<i>financial proceeds from another BU</i>		4 843 543,00
CF4801_4	<i>HQ corporate services</i>		1 748 625,00
CF4801_5	<i>RH corporate services</i>		2 129 139,00
CF4802	Financing proceeds - third parties		33 032 259,00
CF4803	Financing repayments (principal)- related parties	-	40 083 032,00
CF4803_1	<i>repayment to HQ by loan agreement</i>	-	25 364 240,00
CF4803_2	<i>repayment HQ other (equity, cash, other)</i>		-
CF4803_3	<i>payment for another BU</i>	-	7 796 302,00
CF4803_4	<i>HQ liabilities repayment</i>	-	3 869 133,00
CF4803_5	<i>RH liabilities repayment</i>	-	3 053 355,00
CF4804	Financing repayments (principal)- third parties	-	7 837 500,00
CF4805	Interest paid to related parties		-
CF4805_1	<i>interest by agreements</i>	-	11 964 822,00
CF4805_2	<i>other</i>		-
CF4806	Interest paid to third parties	-	471 632,00
CF4810	Dividends paid		-
CF4807	Other financial proceeds		-
CF5000	Net CF from financing activities		45 148 794,00
CF6000	Investing activities:		
CF6900	CAPEX	-	149 139,00
CF6940	IT		-
CF6961	Other	-	149 139,00
CF6901	Investment payments - related parties		-
CF6901_1	<i>investments by agreements</i>		-
CF6901_2	<i>other</i>		-
CF6902	Investment proceeds - related parties		-
CF6902_1	<i>investments by agreements</i>		-
CF6902_2	<i>other</i>		-
CF6903	Interest proceeds		-
CF6904	Other investments payments/proceeds, net		-
CF7000	Net CF from investing activities	-	149 139,00
CF8000	Total CF for the period:		23 596 222,00
CF9001	Cash balance beginning		4 127 724,00
CF9002	Foreign currency re-evaluation gain/loss	-	11 238 984,00
CF9003	Cash balance ending		16 484 962,00
CF9004	inc. Cash in transit		5 106 694,00