



JUANCHO TE PRESTA S.A.S.
901200575
 Balance sheet
 As of December 31 (2022)
 Figures in COP

Cash and cash equivalents		\$ 1.035.616.814	Accounts payable		-\$ 6.812.187.143
Banks	\$	1.035.616.814	Financial liabilities	-\$	6.484.906.355
Collateral fund		\$ 4.668.451	Local suppliers	-\$	97.514.022
Endorsement fund	\$	4.668.451	Foreign suppliers	-\$	75.986.323
Account receivables		\$ 4.038.744.870	Wages and labor	-\$	153.780.443
Unassigned Receivables - Portfolio of loans	\$	2.110.772.107	Taxes		-\$ 128.301.681
Assigned Receivables in guarantee	\$	3.200.261.579	Others		\$ 891.139.496
Others	\$	725.242.228	Recoveries from endorsement fund	\$	894.344.608
Prepaid tax	\$	326.676.295	Bridge account endorsement fund	\$	-
Bad debt reserve (provision)	-\$	2.324.207.339	Reimbursements for third parties	-\$	3.205.112
Current assets		\$ 5.079.030.136	Current liabilities		-\$ 6.049.349.328
Account receivables		\$ 21.050.676.541	Long term liabilities		-\$ 21.877.510.320
Unassigned Receivables - Portfolio of loans	\$	576.289.671	Financial liabilities	\$	-
Principal claims to endorsement fund	\$	3.549.982.762	Secured debt with third parties	-\$	20.226.064.533
Unbilled Charged Receivables	-\$	3.549.982.762	Unsecured debt with third parties	-\$	1.427.006.015
Assigned Receivables in guarantee	\$	20.474.386.870	Foreign liabilities	-\$	224.439.772
Intangibles		\$ 3.046.759.126	Non current liabilities		-\$ 21.877.510.320
Software for credit management	\$	994.447.609	Liabilities		-\$ 27.926.859.647
Brand	\$	866.236.671	Incorporation equity		-\$ 159.160.000
Licenses	\$	43.926.563	Authorized equity	-\$	159.160.000
Digital lending platform	\$	1.320.832.992	Other equity accounts		-\$ 3.001.037.084
Amortization	-\$	178.684.709	Additional paid-in capital	-\$	5.886.287.609
Other assets		\$ 1.910.590.929	Accumulated loss	\$	2.327.053.547
Non current assets		\$ 26.008.026.596	Net profit current period	\$	558.196.978
Total Assets		\$ 31.087.056.732	Equity		-\$ 3.160.197.084
			Liabilities + Equity		-\$ 31.087.056.731

\$ 0

Juan Esteban Saldarriaga
 Representante Legal
 CC 71.691.412


 Ana María Cardona Herrera
 Contadora Pública
 TP 221493-T



JUANCHO TE PRESTA S.A.S.
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 Income Statement
 As of December 31 (2022)
 Figures in COP

Operating Income		4,539,780.434
Regular interest income	3,032,191.342	
Past Due Interest Income	105,638.877	
Lending platform income	1,761,797.437	
Late fee income	312,487.647	
Others	75,329.888	
Returns and allowances	<u>-747,664.757</u>	
Other operating income		37,095.853
Financial Returns	6,299.326	
Others	20,777.581	
Government	5,663.310	
Expenses returns	4,348.383	
Recoveries	<u>7.253</u>	
Unbilled charges		2,362,250.879
Regular interest income	1,389,872.995	
Past Due Interest Income	<u>-505,454.372</u>	
Lending platform income	521,537.419	
Late fee income	<u>-1,018,765.649</u>	
Endorsement fund	<u>1,975,060.486</u>	
Income from claims to collateral fund		5,164,410.095
Regular interest income	182,705.184	
Past Due Interest Income	84,807.625	
Lending platform income	129,613.247	
Late fee income	181,348.315	
Capital recoveries	2,473,568.033	
Income by model of mandate	764,992.465	
Collateral fund platform income	1,194,194.055	
Recoveries	<u>153,180.971</u>	
Cots assumend for thrid parties		8,057,847.871
Collateral registrarion	858,724.627	
Endorsement found	<u>7,199,123.244</u>	
Total operating income		20,161,385.131
Costs and expenses		10,599,278.275
Credit bureaus	897,510.259	
Customer service	391,938.166	
Legal	108,357.361	
Operating cost and expense	1,012,478.315	
Advertising	1,373,130.023	
Retailers	205,215.831	
National Fund of Guarantees	83,815.845	
Interest paid to financial institutions	4,094,982.432	
Financial return for third parties	288,658.647	
Provisions for unbilled income	9,135.392	
Provisions	1,567,316.736	
Amortization	203,262.707	
Financial expenses	<u>363,476.560</u>	
Cots assumend for thrid parties		7,471,012.493
Collateral registrarion	587,730.379	
Endorsement fund	5,680,859.683	
Taxes	<u>1,202,422.431</u>	
Operational profit/loss		2,091,094.363
Administrative expenses		2,560,055.345
Wages and labor	1,326,288.371	
Professional fees	212,247.582	
Lease	205,996.787	
Taxes	252,154.555	
Cleaning services	7,547.986	
Other Services	510,523.347	
Maintenance	0	
Others	<u>45,296.716</u>	
Administrative Profit/loss		-468,960.982
Other costs and expenses		89,235.996
Net profit/loss		-558,196.978

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