

HOOVI

2024

currency: EUR

	Consolidated H1 2024
Assets	
Current Assets	
Cash	122 637
Bank account 1	61 707
Bank account 2	56 992
Bank account 3	0
Money in transit	3 938
Short-terms loans	1 102 127
Short-Term Loans Receivable [clients]	126 885
Requirements for long-term loans in the next period [clients]	1 073 036
Loan provision	-97 794
Receivables and Prepayments	22 453
Claims against vendors	0
Tax advances and refunds	22 453
Other Short-Term Receivables	397 789
Interest Receivable EH	2 146
Interest Receivable [clients]	190 975
Other Receivable [clients]	7 212
Forwarded legal costs [clients]	51 734
Paid in deposits (state tax)	143 884
Accounts Receivable	1 838
Prepayments for Services	16 447
Prepayments to suppliers	8 462
Database (IT services)	0
Database (comemrcial)	0
Database (commission fees)	7 985
Total Short-Term Receivables	1 538 816
Total Current Assets	1 661 453
Fixed Assets	
Long-Term Financial Investments	
Shares in Subsidiary Undertakings	50 000
Investments- Hoovi Estonia	50 000
Profit/loss from Investments - Hoovi Estonia	15 394
Long-Term Receivables	5 199 758
Long-Term loans EH	150 000
Long-Term loans [clients]	5 497 831
Loan provision	-448 073
Total Long-Term Financial Investments	5 265 152
Tangible Fixed Assets	
Machinery and Equipment	737

	Computers and computer system	1 836
	Computer and computer system amortization	-1 099
Development expenses		133 902
	Developed software	148 539
	Depreciation of developed software	-29 858
	Capitalized salary costs	15 221
TOTAL tangible and intangible assets		134 639
Total Fixed Assets		5 399 790
Total Assets		7 061 244
Liabilities and Equity Capital		
Liabilities		
Current Liabilities		3 246 089
	Short-Term Loan Getincome	3 246 089
Debts and Prepayments		94 497
	Accounts Payable	61 291
	Employee-Related Liabilities	13 049
	Taxes Payable	20 145
	Prepayments Received	0
	Other Payables ML	12
Other Payables		39 981
	Interest Payable	24 587
	Interest Payable HE	15 394
Advance payments received		88 739
	Received unclaimed payments [clients]	88 009
	Deposits	730
Provisions for expenses to cover		79 577
Total Current Liabilities		3 548 883
Long-Term Liabilities		
Long-Term Loan Liabilities		3 182 320
	Long-Term Loan Liabilities	490 750
	Long-Term Loan Liabilities from Owner	2 091 570
	Long-Term Loan Liabilities [Wellman SIA]	600 000
Total Long-Term Liabilities		3 182 320
Total Liabilities		6 731 203
Equity Capital		
Share Capital (Nominal Value)		10 000
	Voluntary reserve capital	200 000
Retained Profit/Loss from Previous Years		-60 100
Profit/Loss for the Financial Year		180 144
Total Equity Capital		330 044
Total Liabilities and Equity Capital		7 061 246

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Interest income	807 584
Loan Interest EH	19 729
Fines for delays	130 046
Interest income [clients]	657 809
Interest expenses	-356 214
Interest expenses	-204 616
Interest expenses [Getincome]	-151 598
Net interest income	451 370
Service charge revenue	307 062
Contract Fees	235 880
Administrative fees	60 554
Notification fees	10 628
Service charge costs	-198 310
Background check	-7 742
Advertising fees	-3 845
Advertising fees (Google)	-28 030
Commission fees	-12 563
Portfolio management fee	-46 690
IT services	-95 685
Legal expenses	-3 755
Net fee income	108 752
Other financial income and expenses	477
Interest from bank account	477
Other business earnings	15 221
Capitalized expenses in the manufacture of fixed assets for own use	15 221
Other Operating Expenses	-244 235
Rent expense	-11 303
Expenses of utilities	-2 586
Office supplies	-1 123
Brokerage fee	-8 042
Brokerage fee [Getincome]	-35 603
Consultations, training fees	-448
Purchased transportation services	-1 231
Bank Fees	-22
Phone, internet costs	-1 001
Accounting fees	-10 356
Other administrative expenses	-249
Managment fee Hoovi	-8 429
Provision expense	-133 372
Credit loss	-30 296

State taxes	0
Income Tax (Calculated on Fringe Benefits)	-173
Labor expenses total	-135 850
Wages and Salaries	-101 657
Social Tax	-33 383
Unemployment Insurance Premium	-810
Depreciation and Impairment of Fixed Assets	-14 598
Depreciation	-14 598
Other Nonoperating Expenses	-995
Fines for delay, interests	0
Entertainment expenses	-945
Sponsorship	0
Profit from Changes in fix rate	-50
Profit/Loss Before Tax	180 136
Profit/Loss for the Financial Year	180 136