

in EUR	2025				2025
	Jan actual	Feb actual	Mar actual	Dec actual	Full year actual
<b>Loans issued, EUR</b>	<b>902 836</b>	<b>832 037</b>	<b>957 590</b>		<b>2 692 463</b>
<b>Gross portfolio, EUR</b>	<b>8 698 584</b>	<b>9 034 978</b>	<b>9 488 581</b>	-	-
<b>Net Portfolio, EUR</b>	<b>8 265 309</b>	<b>8 590 290</b>	<b>9 029 494</b>	-	-
<b>Interest and similar income</b>	<b>158 202</b>	<b>152 041</b>	<b>170 958</b>	-	<b>481 202</b>
Interest income	147 395	138 582	158 440	-	444 417
Issuance commissions	6 415	7 170	6 645	-	20 229
Early repayment fee income	1 654	4 476	2 008	-	8 139
Other commission income	2 037	1 245	3 241	-	6 522
Penalties earned	702	569	623	-	1 895
Registration fee income	-	-	-	-	-
Debt collection exp. reimbursement	-	-	-	-	-
Interest expense/income	(34 407)	(34 019)	(30 613)	-	(99 040)
Extrenal Debt collection expense	(3 927)	(2 769)	(4 906)	-	(11 603)
P2P connection fee expense	(344)	(344)	(1 148)	-	(1 835)
Internal Debt collection expense	-	-	-	-	-
Car dealership commissions	1 755	1 026	1 320	-	4 101
GPS costs	(2 833)	(2 785)	(2 275)	-	(7 892)
<b>Net interest income</b>	<b>118 446</b>	<b>113 151</b>	<b>133 337</b>	-	<b>364 933</b>
Impairment - Provision for Doubtful Debt	(13 623)	(8 813)	(11 978)	-	(34 414)
Impairment - Bad Debt Written Off	-	-	-	-	-
Impairment - Financial Assets	(599)	(469)	(293)	-	(1 361)
<b>Gross profit</b>	<b>104 224</b>	<b>103 869</b>	<b>121 065</b>	-	<b>329 158</b>
<b>Selling expense</b>	<b>(6 642)</b>	<b>(7 328)</b>	<b>(7 603)</b>	-	<b>(21 573)</b>
<b>Administrative expense</b>	<b>(68 932)</b>	<b>(66 725)</b>	<b>(68 931)</b>	-	<b>(204 588)</b>
<b>Other operating expense</b>	<b>(318)</b>	<b>(408)</b>	<b>(420)</b>	-	<b>(1 146)</b>
<b>Other operating income</b>	<b>1 713</b>	<b>3 030</b>	<b>4 763</b>	-	<b>9 505</b>
<b>Other interest receivable and similar income</b>	<b>1 429</b>	<b>1 525</b>	<b>1 965</b>	-	<b>4 919</b>
<b>Interest payable and similar expense</b>	<b>(3)</b>	<b>(1)</b>	<b>(0)</b>	-	<b>(5)</b>
<b>Profit/(Loss) before Tax</b>	<b>31 471</b>	<b>33 961</b>	<b>50 838</b>	-	<b>116 270</b>
Corporate Income tax	-	-	-	-	-
Deferred Tax	-	-	-	-	-
<b>Profit/(loss) before unrealized Forex</b>	<b>31 471</b>	<b>33 961</b>	<b>50 838</b>	-	<b>116 270</b>
Unrealized Forex Gain/(Loss)	-	-	-	-	-
<b>Net profit/(loss)</b>	<b>31 471</b>	<b>33 961</b>	<b>50 838</b>	-	<b>116 270</b>
Exchange difference on translation to presentation currency					-
<b>Reporting Net profit/(loss)</b>	<b>31 471</b>	<b>33 961</b>	<b>50 838</b>	-	<b>116 270</b>
<b>Reporting Net profit/(loss) excluding impairment and depreciati</b>	<b>56 980</b>	<b>54 094</b>	<b>74 766</b>	-	<b>185 839</b>
<b>EBITDA</b>	<b>77 765</b>	<b>79 300</b>	<b>93 400</b>	-	<b>250 465</b>



in EUR	31.01.2025	28.02.2025
Intangible assets	162 418	158 219
Property, plant and Equipment	394 470	392 124
Deferred tax asset	-	-
Loan to Related party	252 882	287 449
Accounts Receivable - Non-Current - Principal Amount	-	-
<b>Non-Current Assets</b>	<b>809 770</b>	<b>837 792</b>
Accounts Receivable - Current	8 698 584	9 034 978
Impairment allowance	- 314 546	- 323 359
Inventory	-	-
AS mogo Bonds	-	-
Other accrued income	2 936	4 460
Related party receivables	-	-
Other receivables	44 388	46 511
Current Tax Assets	101 106	137 628
Advances paid	139 849	330 527
Deferred expense	30 991	29 686
Cash	188 434	212 028
<b>Current Assets</b>	<b>8 773 014</b>	<b>9 351 132</b>
<b>Total Assets</b>	<b>9 582 783</b>	<b>10 188 925</b>

Share capital	800 000	800 000
Current profit/(loss)	31 471	33 961
Accumulated profit/(loss)	273 364	304 835
<b>Total Equity</b>	<b>1 104 835</b>	<b>1 138 796</b>
Borrowings	8 008 172	8 527 007
Accounts Payable	87 412	148 581
Mintos Payable	-	-
Related party payables	-	-
Advances received	-	-
Current Tax Liabilities	10 576	7 905
Accrued Liabilities / Expenses	24 224	26 876
Liabilities towards the employees	27 734	27 605
Deferred Revenue	-	-
Other current financial liabilities	316 770	312 155
Other non-current financial liabilities	-	-
Other payables	3 061	0
<b>Total Liabilities</b>	<b>8 477 948</b>	<b>9 050 129</b>
<b>Equity and Liabilities</b>	<b>9 582 783</b>	<b>10 188 925</b>
	<b>0</b>	<b>-</b>
	<b>9 425 489</b>	<b>9 968 195</b>

<b>31.03.2025</b>
153 571
384 824
-
336 843
-
<b>875 238</b>
9 488 581
- 335 338
-
-
6 425
-
82 208
154 351
416 253
36 136
6 134
<b>9 731 000</b>
<b>10 606 238</b>

800 000
50 838
338 796
<b>1 189 634</b>
8 783 787
286 487
-
-
-
7 994
28 507
2 312
-
307 516
-
0
<b>9 416 603</b>
<b>10 606 237</b>
<b>0</b>
<b>10 257 212</b>