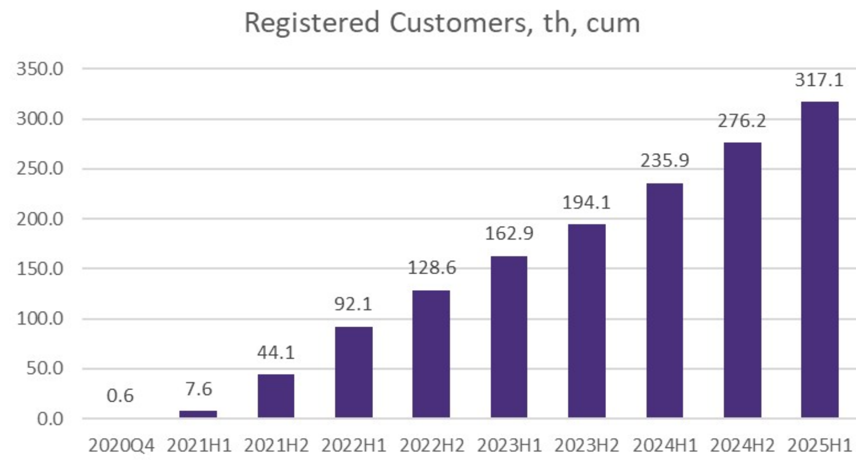
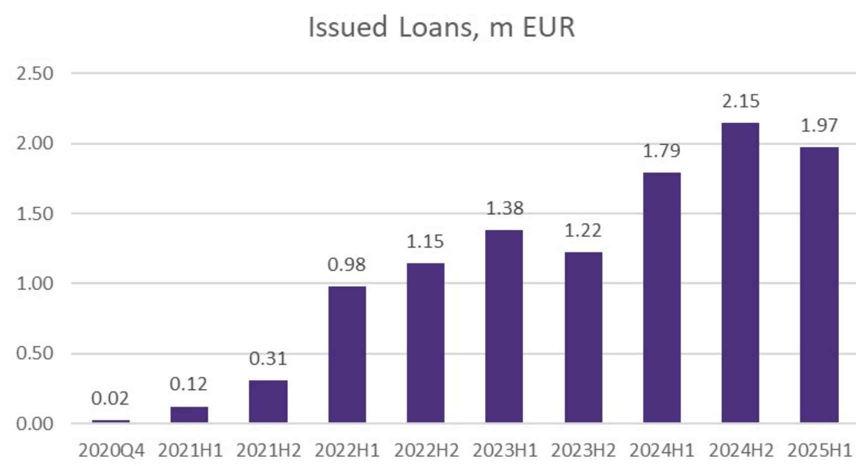
PERFORMANCE REPORT: 2025 Q2

2025.07.25.

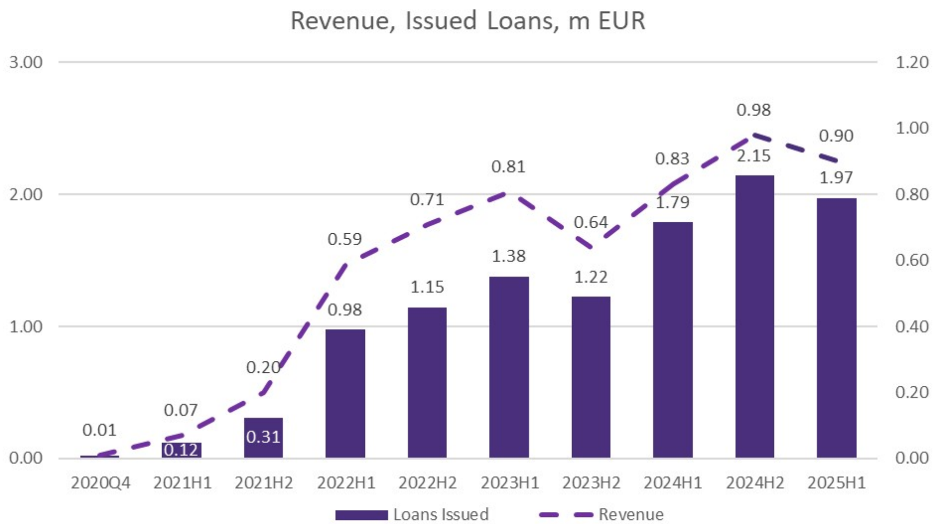
EXECUTIVE SUMMARY

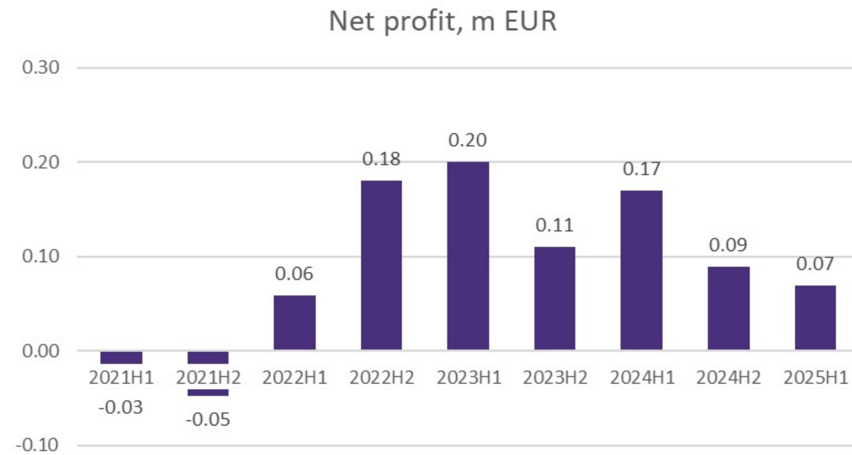
- Registered customers **323 531,** in average **184 new registrations per day**
- Total amount issued **11.4m EUR**, average monthly **growth 11% (**3.94m EUR issued in 2024)
- Total amount repaid **13.0m EUR, 100% repaid** in the next month after issuance
- **94.6% returning** customers - **excellent service** and **product**

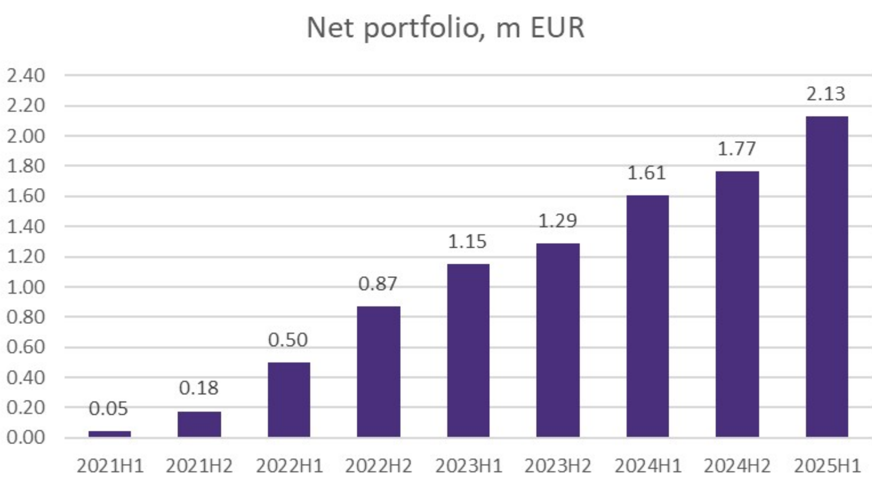


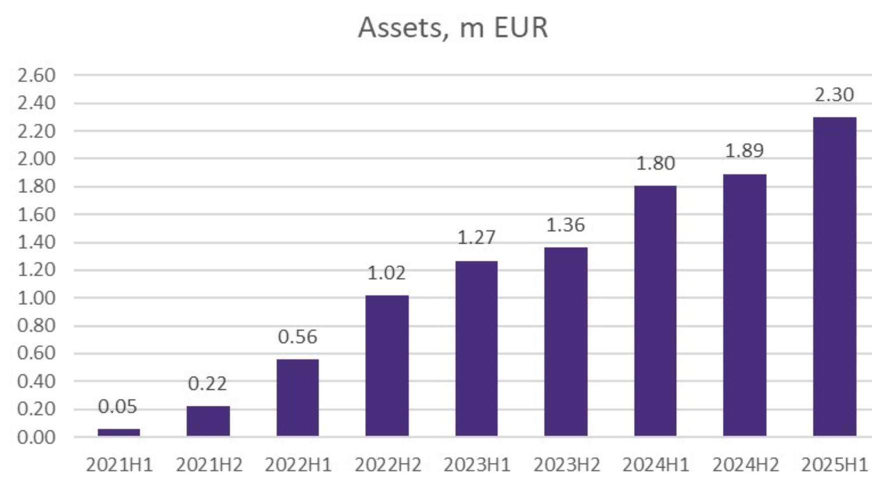


EXECUTIVE SUMMARY









EXECUTIVE SUMMARY

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- Fully automated customer journey ensure **time to money 15 min**
- **Machine Learning risk assessment models** allows to keep portfolio quality performance according to plan within **NPL level 8.4%**
- Flexible repayment date ensured with **Extensions – 22%**
- Proactive and flexible Debt collection ensure **early collection 37%** and provide **payment schedules** in late collection for **24%** delayed customers

15 min

FINANCIALS

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FINANCIALS: 2021-2025Q2

Activo	2021 December	2022 December	2023 December	2024 December	2025 June
B) CURRENT ASSETS	**293 258**	**1 011 254**	**1 363 249**	**1 891 579**	**2 298 226**
I. Trade and other accounts receivable				14 720	9 792
V. Short-term financial investments	**177 069**	**870 313**	**1 289 452**	**1 765 325**	**2 130 950**
54100000 CURRENT DEBT SECURITIES	177 069	870 313	1 289 452	1 765 325	2 130 950
VII. Cash and cash equivalents.	**116 189**	**140 941**	**73 797**	**111 534**	**157 483**
T O T A L A C T I V O	**293 258**	**1 011 254**	**1 363 249**	**1 891 579**	**2 298 226**

Pasivo	2021 December	2022 December	2023 December	2024 December	2025 June
A) NET ASSETS	**-61 543**	**182 048**	**466 412**	**592 037**	**556 338**
1. Registered capital	3 000	3 000	3 000	3 000	3 000
V. Results from previous years	-6 013	-64 543	155 147	330 078	290 078
VII. Profit for the year	-58 530	243 591	308 265	258 959	69 118
B) NON-CURRENT LIABILITIES	**162 580**	**226 610**	**319 644**	**474 922**	**396 100**
II. Long-term liabilities	162 580	226 610	319 644	474 922	396 100
C) CURRENT LIABILITIES	**192 221**	**602 596**	**577 194**	**824 620**	**1 345 788**
III. Short-term liabilities	172 613	542 868	482 000	750 000	1 250 000
V. Trade and other payables	19 608	59 728	95 194	74 620	95 788
2. Other creditors	19 608	59 728	30 106	33 333	36 466
Taxes	0	0	65 088	41 287	59 322
T O T A L NET WORTH AND LIABILITIES	**293 258**	**1 011 254**	**1 363 249**	**1 891 579**	**2 298 226**

	@ 2021 Dec	@ 2022 Dec	@ 2023 Dec	@ 2024 Dec	@ 2025 Jun
Equity	-61 543	182 048	466 412	592 037	556 338
Equity + Subordinated Loans	61 070	263 048	566 412	718 037	686 338
Liabilities	354 801	829 206	896 838	1 299 541	1 741 888
Long term Debt	162 580	226 610	319 644	474 922	396 100
Short term debt	192 221	542 868	482 000	750 000	1 250 000
Long term debt wo Subordinated Loan	69 608	461 868	482 000	348 922	266 100
Liabilities wo Subordinated Loans	232 188	748 206	796 838	1 173 541	1 611 888
debt/equity	3.80	2.62	1.24	1.37	1.89
net portfolio	177 069	870 313	1 289 452	1 765 325	2 130 950
liab wo Sub/net portfolio	1.31	0.86	0.62	0.66	0.76

ACTUAL: 2021-2025Q2, FORECAST: 2025Q3-2027

IS	2021 Y1	2022 Y2	2023 Y3	2024 Y4	2025 Y5	2026 Y6	2027 Y7
Revenue	**271 522**	**1 298 105**	**1 510 020**	**1 817 647**	**2 248 046**	**2 626 864**	**3 108 666**
Interest income (not incl fee, penaltie	216 222	1 029 402	1 081 136	1 355 444	1 628 530	1 865 671	2 207 859
Other income (extensions, penalties	55 300	268 703	428 884	462 202	619 516	761 194	900 807
Loan Loss Provision	- 159 364	- 466 676	- 25 536	- 506 638	- 861 901	-1 097 453	-1 298 741
Interest expenses	- 4 600	- 46 591	- 98 255	- 220 033	- 277 448	- 245 388	- 228 492
Writte-off/Sold portf.	0	0	- 539 324	- 190 006	- 43 143	- 38 400	- 38 400
Gross profit	**107 558**	**784 838**	**846 904**	**900 969**	**1 065 555**	**1 245 623**	**1 543 033**
Direct operating expenses	- 133 660	- 420 150	- 403 312	- 507 279	- 590 241	- 723 093	- 950 869
Indirect operating expenses	- 56 002	- 79 084	- 80 785	- 126 534	- 131 487	- 123 684	- 123 684
Salaries (incl taxes)	*21 920*	*74 810*	*129 160*	*125 757*	*138 560*	*174 240*	*240 000*
Marketing expenses	*50 352*	*145 147*	*85 097*	*129 385*	*162 795*	*187 018*	*225 792*
Operating Profit/Loss	**- 82 104**	**285 603**	**362 807**	**267 156**	**343 827**	**398 846**	**468 480**
Other income	0	0	0	0	0	0	0
Other expenses	0	0	0	0	0	0	0
Profit/Loss before taxes	**- 82 104**	**285 603**	**362 807**	**267 156**	**343 827**	**398 846**	**468 480**
profit tax	0	- 28 608	- 54 421	- 66 393	- 81 944	- 99 712	- 117 120
Net profit/loss	**- 82 104**	**256 995**	**308 386**	**200 762**	**261 883**	**299 135**	**351 360**

FUNDING

Since launch
ATTRACTED: 2.01 m EUR

Loan: 1.65m EUR
In 2025: 0.53 m EUR

Since launch
PAID to INVESTORS: 0.93 m EUR

Repaid principal: 0.41 m EUR
Paid interest: 0.52 m EUR

THANK YOU!

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