

EUR '000

P&L	12m 2025
Interest	4 086
Service Fees	5 980
Origination Fees	1 257
Lending Revenue	11 323
Cars Sales	952
Other Income	43
Total Revenue	12 318
Impairments	(129)
Car Purchase Costs	(936)
Funding Costs	(2 775)
CAC	(1 685)
Direct Operating Costs	(926)
Contribution Margin	5 869
<i>Contribution Margin %</i>	<i>568%</i>
Staff Costs	(2 825)
Infrastructure and Admin.	(414)
External Services	(476)
Other Expenses	(630)
Overhead Costs	(4 345)
Operating Profit	1 524
<i>Operating Profit %</i>	<i>146%</i>
Depreciation & Amortization	(116)
Financial Expenses	(76)
Financial Income	0
Other Financial Results	(602)
Financial Activity	(678)
Profit Before Tax	730
Income Tax expense	0
Net Profit/(Loss)	730
<i>Net Profit/(Loss) %</i>	<i>71%</i>

Balance Sheet	Dec-2025
Active Performing Loans	13 277
Non Performing Loans	1 104
Loan Legal Recovery	1 833
Loan Book	16 213
Cars Pending Recovery	1 105
Cars Pending Sale	129
Asset Book	17 447
Cash and Cash Equivalents	3 915
Other Assets	4 127
Total Assets	25 489
Financial Debt (SPV)	2 000
Financial Debt (P2P)	12 122
Financial Debt (Private Debt)	2 090
Santander	0
Bankinter	0
Leasing	0
Other	60
Financial Debt (Other)	60
Total Debt	16 272
Accounts Payable	2 706
Other Liabilities	2 777
Total Liabilities	21 755
Capital and Reserves	3 082
Retained Earnings	(77)
Earnings from Current Period	729
Total Equity	3 734
Total Liabilities and Equity	25 489