EXECUTIVE FINANCIAL & STRATEGY DECK

ONE LEASING

FY 2025 Financial Results, Portfolio Analytics & 2026 Strategic Expansion

€2.89M
LIFETIME ORIGINATION

€758.2k
GROSS PORTFOLIO VALUE

7.2%
PEAK CONVERSION RATE

Executive Summary & Operational Scale

FY 2025 Highlights

€2,890,000 Cumulative Originated Lease Contracts

One Leasing has established a proven track record in North Macedonia's auto leasing sector, successfully deploying over **€2.89 Million** in cumulative lease financing since inception.

€758,248 Active Gross Lease Portfolio

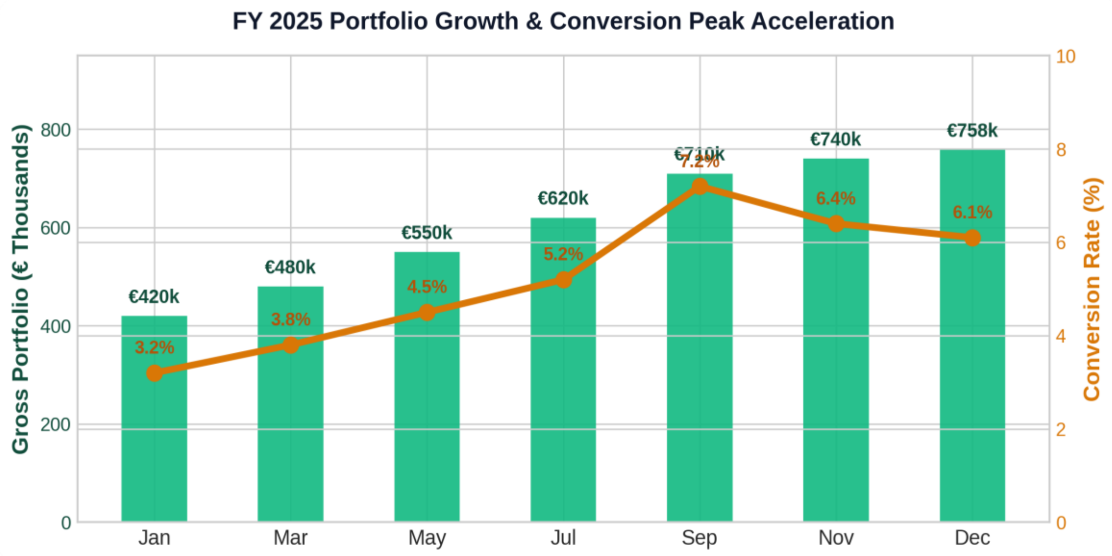
As of December 31, 2025, active lease assets under management reached **€758,248** across core individual and commercial vehicle contracts, generating a consistent recurring revenue stream.

Controlled Setup Phase & Net Financial Result

FY 2025 operational performance reflected a net loss of -€129,474, mainly attributable to planned investments in proprietary credit scoring software, digital lead generation channels, and legal/advisory costs connected to platform onboarding and business development.

Marketing Acceleration

Portfolio Expansion & Funnel Efficiency



Steady Asset Accumulation

Gross portfolio grew continuously from **€420k in January** to **€758k by December 2025**, showing healthy demand across all quarters.

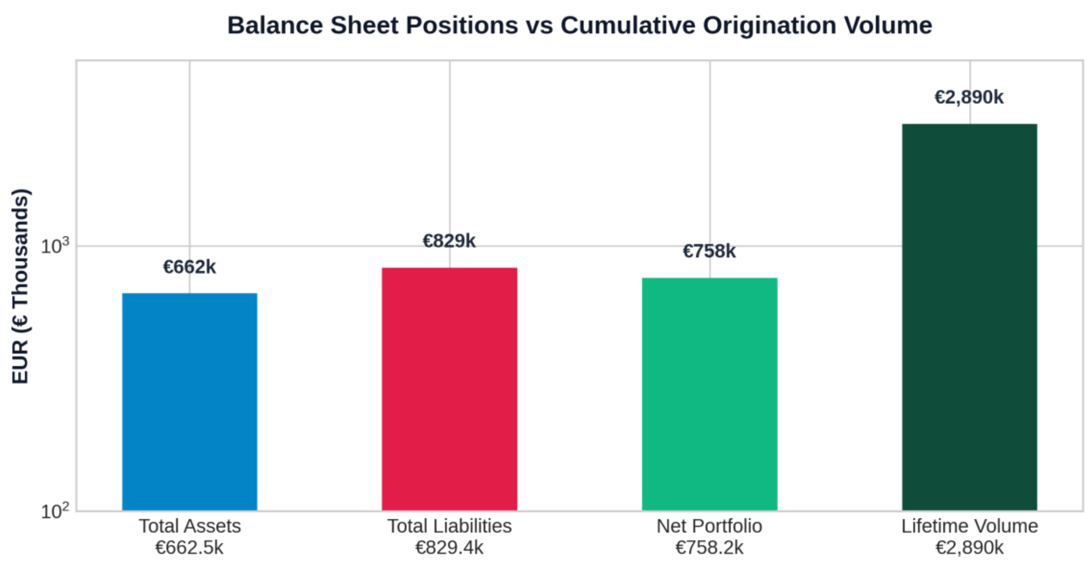
September Conversion Peak (7.2%)

Targeted digital marketing campaigns achieved an industry-leading peak conversion rate of **7.2% in September 2025**, doubling the initial Q1 baseline.

High-Quality Lead Pipeline

Continuous optimization of online application flows reduced customer acquisition cost (CAC) while filtering for creditworthy applicants.

Financial Position & Asset Capitalization



Balance Sheet Category	FY 2025 Amount (€)	Share
Total Balance Sheet Assets	**€662,555**	100.0%
Active Gross Lease Portfolio	**€758,248**	114.4%*
Total Liabilities & Debt	**€829,401**	125.1%
Cumulative Originated Leases	**€2,890,000**	**Benchmark**

Core Asset Metrics

Lease Contract Economics & Risk Profile

€3,660
AVERAGE LEASE CAPITAL

47.5 Mo
AVERAGE MATURITY TERM

100%
ASSET TITLE SECURED

Optimal Ticket Size

Tailored ticket sizes allow high market velocity in North Macedonia's pre-owned vehicle segment while minimizing single-borrower risk concentration.

Long-Term Yield

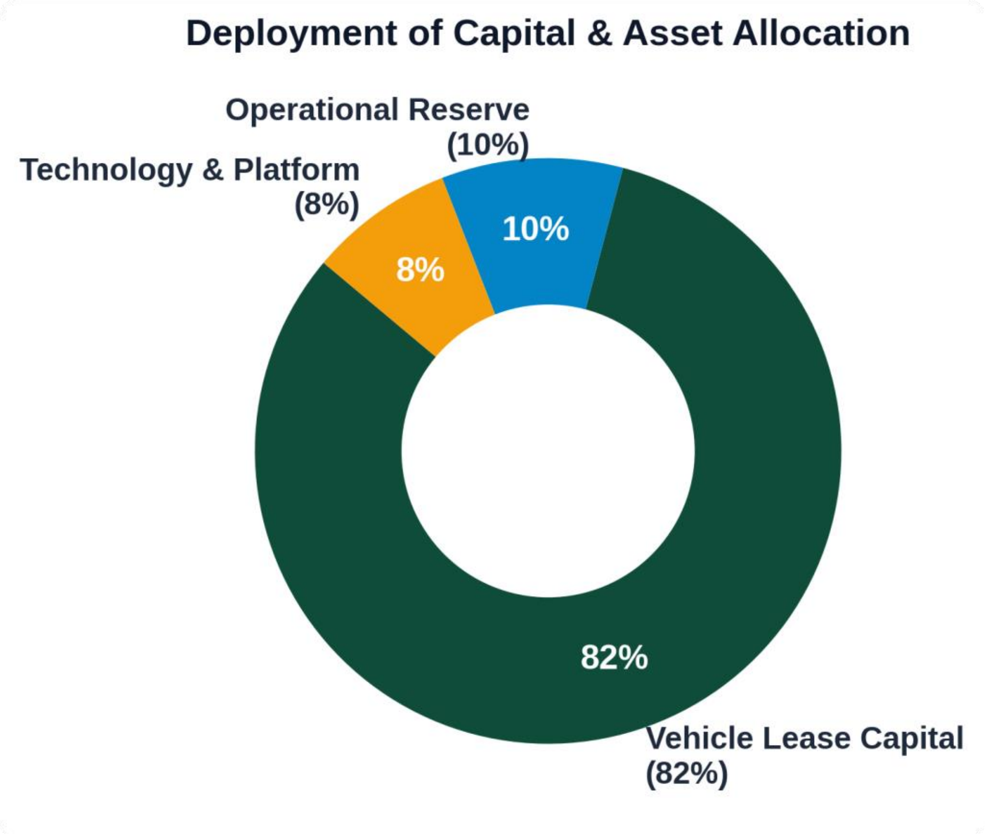
A 4-year average contract lifecycle provides predictable monthly recurring cash inflows and extended interest earning visibility.

Collateral Protection

One Leasing retains full vehicle title ownership throughout the lease term, ensuring high recovery rates and low credit default loss.

Technology Driven

Capital Allocation & Technology Infrastructure



82% Direct Vehicle Capital

The vast majority of capital directly funds income-generating lease assets, maximizing net interest margin (NIM).

10% Capital & Operational Reserve

Maintained to ensure immediate liquidity for fast customer origination and short-term debt servicing.

8% Digital Scoring & Automation

Proprietary automated credit scoring system lowers processing times down to under 2 hours, driving high user satisfaction.

2026 Strategic Objectives & Operational Targets

2026 Expansion

Pillar 01

Scale Portfolio

• Expand active gross portfolio target to **€1.2 Million+** by Q4 2026.

• Increase partner dealership network across major urban hubs in North Macedonia.

• Target average lease size between **€3,800 – €4,200**.

Pillar 02

Achieve Breakeven

• Transition from investment loss to monthly net profit sustainability.

• Restructure high-cost debt liabilities to widen net interest margins.

• Maintain non-performing loans (NPL) under strict **3.5% threshold**.

Pillar 03

Digital Dominance

• Launch instant online pre-approval customer portal.

• Tight cross-selling integration with **One Auto DOOEL** vehicle inventory.

• Replicate proven marketing conversion peak (7.2%) across all channels.

Strategic Takeaways

Key Investment Highlights & Summary

Strategic Pillar	FY 2025 Performance Status	2026 Target Indicator
Portfolio Scalability	Reached €758.2k gross portfolio from €2.89M lifetime volume.	**€1.2M Gross Assets**
Marketing Efficiency	Conversion accelerated to 7.2% peak in Sep 2025.	**>6.5% Sustained Avg**
Risk & Collateral	100% vehicle title ownership retained by company.	**<3.5% NPL Ratio**
Digital Automation	Proprietary credit scoring system deployed and operational.	**<1 Hour Pre-Approval**
Profitability Horizon	**Planned investment phase (-€129.4k net FY2025 result).**	**Net Monthly Profitability**