

Mogo IFN S.A

registration code 35917970

registered address at Splaiul Unirii, no. 165, Timpuri Noi Square, Building 2, floor 7, sector 3, Bucharest, Romania.

P&L in RON	P&L YTD 2024
Interest and similar income	88,419,724
Net interest income	62,397,973
Impairment - Provision for Doubtful Debt	(5,407,897)
Impairment - Bad Debt Written Off	(1,298,725)
Cession - Bad Debts - Written Off	(18,525,746)
Cession - Income	4,473,438
Provision for customer invoices	6,288
Gross profit	41,645,330
Selling expense	(1,272,444)
Administrative expense	(16,922,063)
Other operating expense	(11,819,192)
Other operating income	36,348
Other interest receivable and similar income	129,412
Interest payable and similar expense	(11,667)
Profit/(Loss) before Tax	11,785,725
Corporate Income tax	(2,968,291)
Deferred Tax	272,435
Profit/(loss) before unrealized Forex	9,089,869
Unrealized Forex Gain/(Loss)	(424,062)
Net profit/(loss)	8,665,807
Reporting Net profit/(loss)	8,665,807

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Balance Sheet in RON	
ASSETS	actual 31-12-24
Intangible assets	140,915
Property, plant and Equipment	3,170,635
Deferred tax asset	685,008
Related Party Loans	38,940,185
Accounts Receivable - Non-Current - Principal Amount - Vehicle loans	43,894,867
Accounts Receivable - Non-Current - Principal Amount - Cashloan Car	121,837,358
Non-Current Assets	208,668,968
Accounts Receivable - Current	79,801,183
Fees paid and received upon loan disbursment - Vehicle loans	7,765,536
Fees paid and received upon loan disbursment - Installment	(635,578)
Fees paid and received upon loan disbursment - Cashloan Car	3,779,176
Impairment allowance - Vehicle loans	(14,293,733)
Impairment allowance - Installment loans	(19,286,963)
Inventory	47,358
GPS devices	6,609
Other Accounts Receivable	1,107,485
Current Tax Assets	1,157,437
Advances paid	150,721
Deferred expense	1,879,900
Cash	9,216,445
Current Assets	70,696,378
TOTAL ASSETS	279,365,346
EQUITY AND LIABILITIES	
Share capital	30,782,400
Reserves	184,800
Current profit/(loss)	812,160
Accumulated profit/(loss)	1,689,776
Foreign currency translation reserve	-
Total Equity	33,469,136
Borrowings	221,842,206
Other non-current financial liabilities	2,120,142
Other current financial liabilities	631,851
Accounts Payable	112,122
Advances received	5,101
Current Tax Liabilities	17,337,538
Accrued Liabilities / Expenses	2,641,045
Liabilities towards the employees	136,558
Deferred Revenue	1,065,147
Other payables	4,500
Total Liabilities	245,896,210
TOTAL EQUITY AND LIABILITIES	279,365,346