

in EUR		31.12.2025
		actual
	<i>Loans issued</i>	815 619
	<i>Gross portfolio</i>	24 212 678
	<i>Net portfolio</i>	23 128 878
Interest and similar income		847 759
Interest income		785 505
Issuance commissions		13
Early repayment fee income		28 548
Other commission income		11 995
Penalties earned		9 012
Debt collection exp. reimbursement		12 687
Interest expense/income		(202 151)
<i>Interest expense - Non Related Parties</i>		<i>(12 660)</i>
<i>Interest expense - Mintos</i>		<i>(20 384)</i>
<i>Interest expense - Related Parties</i>		<i>(164 291)</i>
<i>Mintos Service Fees</i>		<i>(3 988)</i>
<i>Interest expense - IFRS16</i>		<i>(358)</i>
<i>Mintos Success fee</i>		<i>(471)</i>
External Debt collection expense		(29 684)
Renti costs of vehicle sales		-
Car dealership commissions - total		(52 586)
Customer car related expenses		-
Registration fee expense		(4 574)
Income from vehicle trade		(60 581)
GPS costs		(4 521)
Net interest income		493 663
Impairment - Provision for Doubtful Debt		(20 609)
Impairment - Bad Debt Written Off		(2 643)
Cession - Bad Debts - Written Off		(32 886)
Cession - Income		13 649
Profit/(loss) from vehicle trade and maintenance		(562)
CDS fee expenses		(36 112)
Gross profit		414 500
Selling expense		(15 329)
Administrative expense		(235 126)
Salaries		(170 614)
Communications and IT		(9 203)
Professional services		(4 202)
Office expense		(14 101)
Depreciation and amortization		(2 977)
Depreciation and amortization IFRS16		(7 179)
IFRS16 adjustment - rent		7 537
Postage		(11)
Databases		(3 267)
Cafeteria		(1 353)
Travel&business meals		(1 112)
Car costs		(3 768)
Personel related expenses		(4 595)
Payment processing costs		(6 344)
Representation		-
Low value assets		(291)
Association fee		(4)
Other administrative expenses		(1 293)
Non-refundable VAT (prorata)		(12 348)
Other operating expense		(86 980)
Other operating income		(731)
Other interest receivable and similar income		-
Interest payable and similar expense		-
Profit/(Loss) before Tax		76 335
Corporate Income tax		138 569
Withholding tax		(2 038)
Deferred Tax		-
Profit/(loss) before unrealized Forex		212 867
Unrealized Forex Gain/(Loss)		-
Net profit/(loss)		212 867

BALANCE SHEET

31.12.2025

ASSETS

Property, plant and Equipment	375
Deferred tax asset	-
Non-Related Party Loans	1 000
Accounts Receivable - Non-Current	15 616 058
Non-Current Assets	15 617 433
Accounts Receivable - Current	7 236 355
<i>Accounts Receivable - Current - Principal Amount - Vehicle loans</i>	5 599 596
<i>Accounts Receivable - Current - Accrued Interest - Vehicle loans</i>	642 576
<i>Accounts Receivable - Terminated and Past-Due Agreements - Vehicle loans</i>	994 182
Fees paid and received upon loan disbursment	992 902
Impairment allowance	(561 270)
Inventory	947 750
GPS devices	41 944
Related party receivables	-
Other Accounts Receivable	220 651
Current Tax Assets	19 405
Advances paid	14 435
Deferred expense	184 629
Cash	114 366
Current Assets	9 211 166
Total Assets	24 828 599

EQUITY AND LIABILITIES

Share capital	2 900 000
Reserves	353 689
Current profit/(loss)	212 867
Accumulated profit/(loss)	580 981
Total Equity	4 047 536
Borrowings	19 906 531
<i>Long Term Borrowings - Principal Amounts</i>	17 730 712
<i>Long Term Borrowings - Credit Institutions</i>	1 241 061
<i>Long Term Borrowings - Mintos</i>	2 609 651
<i>Long Term Borrowings - Related Parties</i>	10 880 000
<i>Subordinated loan - Related Parties</i>	3 000 000
<i>Short Term Borrowings - Principal Amounts</i>	2 000 549
<i>Short Term Borrowings - Credit Institutions</i>	1 261 630
<i>Short Term Borrowings - Mintos</i>	738 919
<i>Borrowings - Accrued Interest Expense</i>	175 270
<i>Accrued Interest Expense - Mintos</i>	10 979
<i>Accrued Interest Expense - Related Parties</i>	164 291
<i>Accrued Interest Expense - Non-Related Parties</i>	-
Accounts Payable	39 265
Mintos Payable	-
Related party payables	-
Advances received	270 737
Current Tax Liabilities	39 560
Liabilities towards the employees	-
Accrued Liabilities / Expenses	390 667
Deferred Revenue	119 595
Other payables	44 185
Total Liabilities	20 810 541
TOTAL EQUITY AND LIABILITIES	24 858 077