CREDIUS IFN S.A.

UNAUDITED FINANCIAL INFORMATION
(free translation to english)
Prepared in accordance with the International Financial Reporting Standards adopted by the European Union for the financial year ended 31 December 2025

Romania, unified registration number 31534882

CONTAINED

In RON	**December 31, 2025**	**December 31, 2024**
Interest income	**52.008.845**	**54.837.492**
Interest income on financial assets measured at amortized cost	52.008.845	54.837.492
Interest expense	**(4.912.231)**	**(2.778.874)**
Interest expense on financial liabilities measured at amortized cost	(4.912.231)	(2.778.874)
Net interest income	**47.096.614**	**52.058.618**
Dividend income	66	49
Income from fees and commissions	267.183	121.726
Expenses with fees and commissions	(3.893.155)	(5.257.286)
Gains on derecognition of financial assets measured at amortized cost, net	-	-
Gain on the recognition of financial assets measured at fair value through the profit and loss account, net	10.285.354	1.229.938
Exchange rate differences (-) loss/gain, net	(1.086.726)	829.899
Other operating income	668.995	783.022
Other operating expenses	(598.917)	(372.780)
TOTAL OPERATING INCOME, NET	**52.748.917**	**49.392.636**
Administrative expenses	**(17.583.536)**	**(17.974.138)**
Personnel expenses	(6.731.800)	(7.062.665)
Other administrative expenses, of which:	(10.952.335)	(10.911.473)
Utility expenses	(118.412)	(119.018)
Depreciation expenses	**(2.696.202)**	**(4.089.941)**
Depreciation expenses related to property, plant and equipment	(1.509.810)	(1.623.392)
Depreciation expenses related to other intangible assets	(1.186.392)	(2.466.549)
Income from reversals of provisions	**(126.359)**	**(37.344)**
Income from resumptions of other provisions	(126.359)	(37.344)
Impairment expense on financial assets not measured at fair value through profit or loss	**(18.594.384)**	**(25.768.054)**
Impairment expense of non-financial assets	(276.455)	(802.007)
PROFIT BEFORE TAX	**13.371.381**	**795.840**
Profit or loss tax expense	(4.555.440)	(3.831.710)
PROFIT AFTER TAX	8.806.438	(3.035.870)
PROFIT FOR THE PERIOD	8.806.438	(3.035.870)
Total overall result	**8.806.438**	**(3.035.870)**
Attributable Profit/Loss:	**8.806.438**	**(3.035.870)**
Shareholders of the Company	8.806.438	(3.035.870)

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Buzgan Andrei
Managing Director

Golomoz Adrian
Chief Financial Officer

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In RON	**December 31, 2025**	**December 31, 2024**
Assets		
Cash and cash equivalents	**857.935**	**8.355.484**
Cash	8.343	11.198
Current accounts at banks	849.592	8.344.286
Financial assets measured at amortized cost, of which:	**116.806.061**	**79.393.404**
- Investments in banks	-	-
- Loans and advances granted to customers	89.614.245	64.304.030
- Other financial assets	27.191.816	15.089.374
Investments in subsidiaries, joint ventures and associates	**3.075**	**3.075**
Equity securities accounted for at cost	3.075	3.075
Tangible fixed assets	**6.243.425**	**7.532.181**
Other intangible assets	**4.799.691**	**3.961.849**
Tax claims	**326.083**	**1.181.576**
Receivables regarding current tax	-	869.166
Receivables regarding deferred tax	**326.083**	312.410
Other non-financial assets	**1.154.798**	**899.505**
TOTAL ASSETS	**130.327.352**	**101.327.074**
Liabilities		
Financial liabilities measured at amortized cost	**73.854.286**	**53.398.716**
Loans received, out of which	**61.604.853**	42.070.601
Subordinated loan	*5.000.000*	*5.000.000*
Other financial liabilities	12.249.433	11.328.115
Provisions	**800.707**	**800.707**
Unresolved legal issues and tax disputes	427.164	300.111
Other provisions	600.595	500.596
Current tax liabilities	1.718.443	-
Other debts	708.278	**3.057.821**
TOTAL LIABILITIES	**77.318.265**	**57.257.244**
Equity		
Share capital	**35.896.854**	**35.896.854**
Paid-up capital	35.896.854	35.896.854
Retained earnings	**2.432.109**	**5.335.164**
Other reserves	**6.532.577**	**5.873.682**
Profit or (-) loss for the year	8.815.941	**(3.035.870)**
Profit distribution	**(658.895)**	-
TOTAL EQUITY	**53.018.586**	**44.069.830**
TOTAL EQUITY AND LIABILITIES	**130.327.352**	**101.327.074**

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Buzgan Andrei	**Golomoz Adrian**
Managing Director	**Chief Financial Officer**
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In RON	**Share capital**	**Legal reserves**	**Other reserves**	**Deferred result**	**Total**
Balance as of January 1, 2024	**35.896.854**	**5.836.909**	**36.773**	**34.901.398**	**76.671.934**
Loss of the financial year	-	-	-	-3.035.870	-3.035.870
Other adjustments	-	-	-	33.766	33.766
Total comprehensive result for the financial year	**35.896.854**	**5.836.909**	**36.773**	**31.899.294**	**73.669.830**
Constitution of legal reserves	-	-	-	-	-
Dividend distribution	-	-	-	(29.600.000)	(29.600.000)
Balance as of December 31, 2024	**35.896.854**	**5.836.909**	**36.773**	**2.299.294**	**44.069.830**
Balance as of January 1, 2025	**35.896.854**	**5.836.909**	**36.773**	**2.299.294**	**44.069.830**
Loss of the financial year	**-**	**-**	**-**	**8.815.941**	**8.815.941**
Other adjustments	**-**	**-**	**-**	**132.815**	**132.815**
Total comprehensive result for the financial year	**35.896.854**	**5.836.909**	**36.773**	**11.248.050**	**53.018.586**
Constitution of legal reserves	**-**	**658.895**	**-**	**(658.895)**	**-**
Dividend distribution	**-**	**-**	**-**	**-**	**-**
Balance as of December 31, 2025	**35.896.854**	**6.495.804**	**36.773**	**10.589.155**	**53.018.586**

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Managing Director

Golomoz Adrian
Chief Financial Officer

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In RON	**December 31, 2025**	**December 31, 2024**
NET RESULT	**8.815.941**	**(3.035.870)**
Components of net income that do not generate cash flows from operating activities		
+/- constitution or regularization of provisions for loans	18.594.385	25.768.054
+ depreciation expenses	2.696.202	4.089.941
+/- constitution or regularization of other provisions	402.814	764.663
+/- adjustments related to items included in investment or financing activities	(10.285.354)	(1.229.938)
+/- other adjustments (interest)	4.484.728	2.144.788
Tax expense	4.555.440	3.831.710
Sub-total	**49.825.361**	**32.333.348**
Net changes in operating assets and liabilities after adjustments for non-cash flow operating items		
+/- customer receivables	(66.428.680)	(4.763.830)
+/- other assets related to the operating activity	(255.293)	(411.619)
+/- customer and other financial debts	(459.776)	(1.267.893)
+/- other liabilities related to the operating activity	-	-
- cash payments representing corporate income tax	(1.848.862)	(9.000.224)
Net cash flows from operating activities	**(19.167.250)**	**16.889.782**
Net cash flows from investing activities		
- cash payments for the acquisition of land and fixed assets. intangible assets and other long-term assets	(1.238.466)	(1.161.782)
Net cash flows from investing activities	**(1.238.466)**	**(1.161.782)**
Net cash flows from financing activities		
- cash payments representing dividends. net of tax	-	(27.232.000)
+ other cash receipts from financing activities	14.365.458	14.294.352
Repayment of principal and other lease debts	(1.283.277)	(1.486.651)
Net cash flows from financing activities	**13.802.181**	**(14.424.300)**
Cash and cash equivalents at the beginning of the period	**8.369.636**	**6.977.158**
+/- Cash flows from operating activities	**(19.167.250)**	16.889.782
+/- Cash flows from investment activities	**(1.238.466)**	(1.161.782)
+/- Cash flows from financing activities	**13.802.181**	(14.424.300)
± Effect of exchange rate change on cash	(50.378)	88.779
Cash and cash equivalents at the end of the period	**995.723**	**8.369.636**

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