



Financial Company FINMAK DOO Skopje

Registration No. 7229712

Legal address: St. Filip Vtori Makedonski no.3, Skopje, North Macedonia

Management report FY2024

YEAR	2024
PROFIT AND LOSS STATEMENT	MKD
PORTFOLIO INTEREST INCOME	1,271,691,529
NET IMPAIRMENT LOSSES	-319,184,516
FINANCING INTEREST INCOME / EXPENSE	-89,767,240
OTHER OPERATING INCOME	3,001,667
OPERATING EXPENSE	-296,648,469
Personnel expense	-147,569,163
Marketing expense	-39,874,438
Other Client Related expenses	-15,189,436
IT expenses	-48,889,306
Premises & equipment expenses	-37,397,707
Other Operating expenses	-7,728,419
OTHER ADMINISTRATIVE EXPENSE	-120,126,420
OTHER INCOME and EXPENSE	-6,576,782
%, FOREX, CIT	-91,660,706
TOTAL FOR PERIOD	350,729,063
BALANCE SHEET	31.12.2024
INTANGIBLE ASSETS	45,976,308
PROPERTY AND EQUIPMENT	58,851,847
DEBTORS - PORTFOLIO (TRADE DEBTORS)	1,396,231,069
DEBTORS - LOANS	19,806,030
OTHER DEBTORS	7,362,033
CASH and BANK	53,216,025
ASSETS	1,581,443,312
SHAREHOLDERS' EQUITY	780,194,293
Share Capital	123,199,315
Reserves	128,920,431
Profit or Loss brought forward	177,345,484
Profit or Loss for the period	350,729,063
LIABILITIES	801,249,018
DEFERRED TAX LIABILITIES	11,626,501
LIABILITIES - LOANS RECEIVED	680,948,027
LIABILITIES - TRADE CREDITORS	18,174,454
LIABILITIES - TAXES PAYABLE	25,830,768
DIVIDENDS PAYABLE	-
OTHER LIABILITIES	64,669,268
SHAREHOLDERS' EQUITY AND LIABILITIES	1,581,443,312