

	31.12.2025
in EUR	actual
Loans issued	804 029
Gross portfolio	17 019 497
Net portfolio	14 525 644
Interest and similar income	418 691
Interest income	383 702
Issuance commissions	18 802
Other commission income	8 426
Penalties earned	1 879
Early repayment fee income	2 565
Debt collection exp. reimbursement	3 318
Interest expense/income	24 345
<i>Interest expense - Non Related Parties</i>	-
<i>Interest expense - Mintos</i>	(16 356)
<i>Interest expense - Related Parties</i>	(2 117 430)
<i>Mintos Service Fees</i>	435
<i>Interest expense - IFRS16</i>	(732)
<i>Mintos Success fee</i>	(13 823)
<i>Mintos performance fee</i>	-
<i>Interest income - Related Parties</i>	2 171 885
<i>Interest income - Non Related Parties</i>	366
External Debt collection expense	(11 477)
Renti costs of vehicle sales	-
Car dealership commissions - total	(3 827)
Installment loan broker commissions	(6 444)
Customer car related expenses	-
Other Intermediary Commissions	-
Income from vehicle trade	-
GPS costs	(11)
Net interest income	421 276
Impairment - Provision for Doubtful Debt	(71 965)
Impairment - Bad Debt Written Off	(15 558)
Cession - Bad Debts - Written Off	-
Cession - Income	-
Other impairments	-
Profit after vehicle sale	-
Gross profit	333 753
Selling expense	(13 199)
Administrative expense	(167 254)
Salaries	(108 587)
Communications and IT	(6 282)
Professional services	(5 590)
Office expense	(9 405)
IFRS16 adjustment - rent	7 323
Depreciation and amortization	(1 395)
Depreciation and amortization IFRS16	(6 591)
Postage	(34)
Databases	(11 850)
Cafeteria	(1 593)
Travel&business meals	(844)
Car costs	(732)
Personel related expenses	(8 675)
Payment processing costs	(2 597)
Representation	-
Donations	(178)
IFRS adjustment - vehicles	-
Low value assets	(117)
Association fee	(1 971)
Other administrative expenses	(543)
Non-refundable VAT (prorata)	(7 592)
Other operating expense	(89 906)
Other operating income	2 103
Other interest receivable and similar income	-
Interest payable and similar expense	-
Profit/(Loss) before Tax	65 497
Corporate Income tax	(27 074)
Withholding tax	(22 826)
Deferred Tax	-
Profit/(loss) before unrealized Forex	15 597
Unrealized Forex Gain/(Loss)	-
Net profit/(loss)	15 597
Exchange difference on translation to presentation currency	-
Reporting Net profit/(loss)	15 597

in EUR	31.12.2025
ASSETS	
Intangible assets	120
Property, plant and Equipment	263 522
Fixed assets - Vehicles (Renti+)	-
Related Party Loans	197 254 929
Accounts Receivable - Non-Current - Principal Amount - Vehicle loans	5 866 695
Accounts Receivable - Non-Current - Principal Amount - Installment loans	5 427 154
Accounts Receivable - Non-Current - Principal Amount - Legal loans	359 671
Non-Current Assets	209 172 091
Accounts Receivable - Current	5 423 885
<i>Accounts Receivable - Current - Principal Amount - Vehicle loans</i>	1 796 516
<i>Accounts Receivable - Current - Accrued Interest - Vehicle loans</i>	197 320
<i>Accounts Receivable - Terminated and Past-Due Agreements - Vehicle loans</i>	977 689
<i>Accounts Receivable - Current - Installment loans</i>	2 327 254
<i>Accounts Receivable - Current (Renti+)</i>	-
<i>Accounts Receivable - Current - Cashloan Car</i>	-
<i>Accounts Receivable - Current - Legal loans</i>	125 107
Fees paid and received upon loan disbursment - Vehicle loans	26 140
Fees paid and received upon loan disbursment - Installment	63 590
Deferred online sales channel expense	7 877
Impairment allowance - Vehicle loans	(1 228 532)
Impairment allowance - Installment loans	(1 234 242)
Impairment allowance - legal	(31 079)
Inventory	-
Related party receivables	356 909
Other Accounts Receivable	67 879
Deferred expense	41 217
Cash	241 249
Current Assets	3 734 893
TOTAL ASSETS	212 906 984

EQUITY AND LIABILITIES	
Share capital	60 000
Current profit/(loss)	15 597
Accumulated profit/(loss)	16 159 005
Total Equity	16 234 602
Borrowings	195 586 906
<i>Long Term Borrowings - Principal Amounts</i>	192 904 985
<i>Long Term Borrowings - Mintos</i>	2 066 885
<i>Long Term Borrowings - Related Parties</i>	190 838 100
<i>Short Term Borrowings - Principal Amounts</i>	173 554
<i>Short Term Borrowings - Credit Institutions</i>	-
<i>Short Term Borrowings - Mintos</i>	173 554
<i>Short Term Borrowings - Related Parties</i>	-
<i>Borrowings - Accrued Interest Expense</i>	2 508 367
<i>Accrued Interest Expense - Mintos</i>	6 295
<i>Accrued Interest Expense - Related Parties</i>	2 502 072
Other non-current financial liabilities	148 201
Other current financial liabilities	76 596
Accounts Payable	39 443
Mintos Payable	805
Related party payables	-
Current Tax Liabilities	235 173
Accrued Liabilities / Expenses	189 675
Liabilities towards the employees	71 145
Deferred Revenue	315 681
Other payables	8 756
Total Liabilities	196 672 382
TOTAL EQUITY AND LIABILITIES	212 906 984