

**AS "mogo"**

registration number 50103541751

registered address at Skanstes iela 52, Riga, LV-1013, Latvia.

| in EUR                                                      | P&L YTD<br>2024FY  |
|-------------------------------------------------------------|--------------------|
| <b>Interest and similar income</b>                          | <b>2,706,400</b>   |
| Interest income                                             | 2,237,570          |
| Issuance commissions                                        | 342,995            |
| Early repayment fee income                                  | 145                |
| Other commission income                                     | 73,433             |
| Penalties earned                                            | 36,083             |
| Debt collection exp. reimbursement                          | 16,173             |
| Interest expense/income                                     | (407,865)          |
| Extrenal Debt collection expense                            | (51,954)           |
| Renti costs of vehicle sales                                | (1,036)            |
| Car dealership commissions - total                          | (93,640)           |
| Installment loan broker commissions                         | (63,296)           |
| GPS costs                                                   | (39)               |
| <b>Net interest income</b>                                  | <b>2,088,571</b>   |
| Impairment - Provision for Doubtful Debt                    | (696,459)          |
| Impairment - Bad Debt Written Off                           | (38,560)           |
| Cession - Bad Debts - Written Off                           | (672,205)          |
| Cession - Income                                            | 148,468            |
| Profit after vehicle sale                                   | -                  |
| <b>Gross profit</b>                                         | <b>829,815</b>     |
|                                                             | -                  |
| <b>Selling expense</b>                                      | <b>(227,540)</b>   |
| <b>Administrative expense</b>                               | <b>(1,352,040)</b> |
| <b>Other operating expense</b>                              | <b>(924,643)</b>   |
| <b>Other operating income</b>                               | <b>740,217</b>     |
| <b>Interest payable and similar expense</b>                 | <b>(17,234)</b>    |
| <b>Profit/(Loss) before Tax</b>                             | <b>(951,425)</b>   |
| Corporate Income tax                                        | (19,349)           |
| <b>Profit/(loss) before unrealized Forex</b>                | <b>(970,774)</b>   |
|                                                             | -                  |
| Unrealized Forex Gain/(Loss)                                | -                  |
| <b>Net profit/(loss)</b>                                    | <b>(970,774)</b>   |
| Exchange difference on translation to presentation currency | -                  |
| <b>Reporting Net profit/(loss)</b>                          | <b>(970,774)</b>   |

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| <b>BALANCE SHEET in EUR</b>                                              | <b>31-12-24</b>   |
|--------------------------------------------------------------------------|-------------------|
| <b>ASSETS</b>                                                            |                   |
| Property, plant and Equipment                                            | 476,613           |
| Investments in Subsidiaries                                              | 19,100,871        |
| Accounts Receivable - Non-Current - Principal Amount - Vehicle loans     | 5,648,891         |
| Accounts Receivable - Non-Current - Principal Amount - Installment loans | 3,673,493         |
| <b>Non-Current Assets</b>                                                | <b>28,899,868</b> |
| Accounts Receivable - Current                                            | 2,856,240         |
| Fees paid and received upon loan disbursment - Vehicle loans             | (269,955)         |
| Fees paid and received upon loan disbursment - Installment               | (118,485)         |
| Fees paid and received upon loan disbursment - Cashloan Car              | (44,419)          |
| Flooring agreements                                                      | 10,000            |
| Impairment allowance - Vehicle loans                                     | (709,129)         |
| Impairment allowance - Installment loans                                 | (856,283)         |
| Other accrued income                                                     | 2,067             |
| Related party receivables                                                | 231,399           |
| Associated party receivables                                             | 9,269             |
| Associated party accrued revenue                                         | 224,686           |
| Other Accounts Receivable                                                | 11,539            |
| Current Tax Assets                                                       | 1,605             |
| Advances paid                                                            | 2,513             |
| Deferred expense                                                         | 146,171           |
| Deferred expenses to related companies                                   | 900               |
| Cash                                                                     | 85,913            |
| <b>Current Assets</b>                                                    | <b>1,584,030</b>  |
| <b>Total Assets</b>                                                      | <b>30,483,897</b> |
| <b>EQUITY AND LIABILITIES</b>                                            |                   |
| Share capital                                                            | 416,500           |
| Reserves                                                                 | 1                 |
| Current profit / (loss)                                                  | (76,544)          |
| Accumulated profit / (loss)                                              | 21,237,183        |
| <b>Total equity attributable to the Group's equity holders</b>           | <b>21,577,140</b> |
| NON-Controlling Interest                                                 | 440,350           |
| Share capital                                                            | 416,500           |
| Reserves                                                                 | 1                 |
| Current profit / (loss)                                                  | (76,544)          |
| Accumulated profit / (loss)                                              | 21,237,183        |
| <b>Total Equity</b>                                                      | <b>22,017,489</b> |
| Borrowings                                                               | 7,125,232         |
| Other non-current financial liabilities                                  | 384,069           |
| Other current financial liabilities                                      | 99,411            |
| Accounts Payable                                                         | 26,576            |
| Mintos Payable                                                           | 10,940            |
| Related party payables                                                   | 2,904             |
| Associated party payables                                                | 146,239           |
| Advances received                                                        | 165               |
| Current Tax Liabilities                                                  | 91,034            |
| Accrued Liabilities / Expenses                                           | 293,840           |
| Liabilities towards the employees                                        | 39,974            |
| Deferred Revenue                                                         | 96,255            |
| Contingent liabilities                                                   | 133,044           |
| Other payables                                                           | 16,725            |
| <b>Total Liabilities</b>                                                 | <b>8,466,408</b>  |
| <b>TOTAL EQUITY AND LIABILITIES</b>                                      | <b>30,483,897</b> |