

Balance Sheet

Ref	Account name	31.12.2025	
		MDL	EURO
B1	Cash and Due from Banks	9,021,062	456,538
B1.1	Cash	0	0
B1.2	Bank accounts	9,021,062	456,538
B2	Trade Investments	0	0
B3	Net Loan Portfolio	434,838,096	22,006,311
B4	Gross Loan Portfolio	456,448,263	23,099,959
B5	(Impairment Loss Allowance)	(21,610,167)	(1,093,649)
B6	Withdrawn collateral for resale	0	0
B7	Interest Receivable on Loan Portfolio	12,202,032	617,521
B8	Accounts Receivable and Other Short Term Assets	24,214,222	1,225,435
B8.1	General Accounts Receivable	238,265	12,058
B8.2	General Prepaid Expenses	1,065,967	53,947
B8.3	Other Short Term Assets	22,909,990	1,159,430
B9	Other (Long-term) investments	6,537,675	330,859
B10	Net Fixed Assets	5,815,176	294,295
B10.1	Fixed Assets	32,947,961	1,667,432
B10.2	(Accumulated Depreciation)	(27,132,786)	(1,373,138)
B11	Net Intangible Assets	704,670	35,662
B11.1	Intangible Assets cost	3,117,201	157,756
B11.2	(Accumulated Depreciation)	(2,412,531)	(122,094)
B12	Total Assets	493,332,932	24,966,621
B13	Total Short Term Borrowings	250,358,949	12,670,180
B13.1	Demand Deposits	0	0
B13.2	Short-Term Time Deposits	0	0
B13.3	Short Term Borrowings	158,827,396	8,037,946
B13.4	Short-term borrowed funds financed from the Mikrokapital Group Fund	91,531,553	4,632,234
B13.5	Short Term Notes Payable	0	0
B14	Interest Payable on Funding Liabilities	12,035,984	609,118
B14.1	Interest Payable on Borrowings	1,193,145	60,383
B14.2	Interest Payable on Notes	0	0
B14.3	Interest Payable on Deposits	0	0
B14.4	Interest Payable on Subordinated Debt	1,678,083	84,924
B14.5	Interest payable on borrowed funds of the Mikrokapital Group Fund	9,164,756	463,810
B15	Accounts Payable & other ST Liabilities	12,967,921	656,281
B16	Total Long-Term Borrowings	51,591,924	2,610,967
B16.1	Long-Term Time Deposits	0	0
B16.2	Long-Term Borrowings	36,282,217	1,836,172
B16.3	Long-Term Payable Notes	0	0
B16.4	Subordinated Debt	0	0
B16.5	Long-term borrowed funds financed from the Mikrokapital Group Fund	15,309,707	774,794
B17	Other Long Term Liabilities	5,027,654	254,440
B18	Total Liabilities	331,982,432	16,800,985
B19	Paid-In Capital	94,723,005	4,793,747
B20	Retained Earnings	57,155,195	2,892,513
B20.1	Prior Years	52,389,761	2,651,344
B20.2	Current Year	4,765,435	241,169
B21	Reserves	9,472,301	479,375
B22	Other Equity Accounts	0	0
B23	Adjustments to Equity	0	0
B24	Total Equity	161,350,501	8,165,635
B25	Total Liabilities and Equity	493,332,932	24,966,621

Income Statement

Ref	Account name	31.12.2025	
		MDL	EUR
I1	Financial Revenue	134,816,791	6,809,170
I2	Financial Revenue from Loan Portfolio (net of VAT)	114,074,611	5,761,548
I3	Interest on Loan Portfolio (net of VAT)	97,864,985	4,942,851
I4	Fee and Commissions on Loan Portfolio (net of VAT)	16,209,626	818,697
I4.1	Up front fee for loan, leasing, and factoring origination	6,718,790	339,345
I4.2	Penalty Interest Income for due payments	8,159,620	412,117
I4.3	Advanced repayment commission fees	1,331,217	67,236
I5	Financial Revenue from Investments	48,197	2,434
I6	Other Operating Revenue	20,693,983	1,045,188
I7	Financial Expenses	49,458,225	2,497,978
I8	Financial Expense on Funding Liabilities	49,458,225	2,497,978
I9	Interest and Fee Expense on Deposits	0	0
I10	Interest and Fee Expense on Borrowings	49,458,225	2,497,978
I11	Interest and Fee Expense on Notes Payable	0	0
I12	Hedging expenses	0	0
I13	Other Financial Expenses	0	0
I14	Net Financial Income	85,358,566	4,311,191
I15	Impairment Losses on Loans	28,170,923	1,422,824
I16	Provision for Loan Impairment	55,716,651	2,814,072
I17	Value of Loans Recovered	(27,545,727)	(1,391,248)
I18	Operating Expenses	62,324,663	2,642,753
I19	Personnel Expense	33,478,077	1,690,872
I19.1	Salaries	21,820,817	1,102,100
I19.2	Bonuses/Incentives for staff	3,912,321	197,599
I19.3	Social Security Funds Expenses/Payroll Taxes	6,496,830	328,134
I19.4	Employee Benefits and Insurance	88,900	4,490
I19.5	Allowances	1,159,209	58,548
I20	Depreciation	1,667,175	84,204
I20.1	Fixed-Asset Depreciation Expense	1,299,027	65,610
I20.2	Intangible Asset Depreciation Expense	368,148	18,594
I21	Insurance cost related to main activity	0	0
I22	Expenses on sale of withdrawn collateral	0	0
I23	Other administrative expenses	17,179,401	867,677
I23.1	Professional Services	5,932,157	299,614
I23.1.1	Audit	263,201	13,293
I23.1.2	Tax Services	0	0
I23.1.3	Legal Expenses	1,047,503	52,906
I23.1.4	IT Service Fees	1,467,416	74,115
I23.1.5	Security Services	55,484	2,802
I23.1.6	Consultants and Other Professional Services	3,098,553	156,498
I23.2	Rent	3,571,608	180,391
I23.2.1	Premises Rent (Lease)	3,571,608	180,391
I23.2.2	Equipment Rent	0	0
I23.3	Vehicle Operating Cost	481,314	24,310
I23.3.1	Vehicle Rent	9,965	503
I23.3.2	Vehicle Fuel	189,289	9,560
I23.3.3	Vehicle Maintenance/Repairs	128,316	6,481
I23.3.4	Vehicle Insurance	153,744	7,765
I23.4	Travel Expenses	204,494	10,328
I23.4.1	Transportation	116,842	5,901
I23.4.2	Lodging (Hotel)	0	0
I23.4.3	Per diem	87,652	4,427
I23.4.4	Other	0	0
I23.5	Communications	309,656	15,640
I23.5.1	Phone/Mobile Expenses	165,362	8,352
I23.5.2	Internet/Network Expenses	60,958	3,079
I23.5.3	Postage & Delivery	83,336	4,209
I23.6	Utilities	579,796	29,284
I23.7	Office Supplies	237,840	12,013
I23.8	Office & Equipment Maintenance	380,119	19,199
I23.9	Training Expenses	299,704	15,137
I23.10	Marketing/Advertising	2,361,505	119,272
I23.10.1	Printed products	163,624	8,264
I23.10.2	TV and Radio	259,825	13,123
I23.10.3	Internet resources	1,482,485	74,876
I23.10.4	Other-Marketing-Exp	14,682	742
I23.10.5	Events	406,790	20,546
I23.10.6	Outdoor advertising	34,088	1,722
I23.11	Taxes Other Than income Tax	1,531,766	77,365
I23.12	Meetings, Conferences, Meals & Enter.	104,556	5,281
I23.13	License/Memberships	30,152	1,523
I23.14	Bank Charges	344,736	17,412
I23.15	Representation Expenses	49,040	2,477
I23.16	Property insurance cost	0	0
I23.17	Miscellaneous	760,959	38,434
I24	Net Operating Income	4,862,990	245,614
I25	Net FX result	615,653	31,095
I25.1	FX revaluation gains	56,742,353	2,865,877
I25.2	FX revaluation losses	56,126,701	2,834,782
I26	Net Non-Operating Income/(Expense)	(21,208)	(1,071)
I26.1	Non operating Revenue	0	0
I26.2	Non operating Expense	(21,208)	(1,071)
I27	Net Income Before Tax	5,457,435	275,638
I28	Income tax	692,000	34,951
I29	Net Income After Tax	4,765,435	240,687