BUSINESS MICROCREDIT IFN S.A.
Romania, registration number 38761394

Period: 30.06.2025

Balance Sheet

ASSETS	**USD**
Cash and cash equivalents	3,477,254
Loan assets (principal)	16,320,994
Advance payments	-85,674
Accrued interest on loan assets	750,048
Provisions for credit-impaired assets	-801,201
Net loan assets	**19,661,420**
Property, plant and equipment	444,007
Intangible assets	596,012
Amortization	-747,870
Intra-company receivable on NPL disposal	160,923
Other assets	95,011
Total other assets	**548,082**
TOTAL ASSETS	**20,209,502**
LIABILITIES AND EQUITY	
Liabilities	
Interest bearing loans and borrowings from third parties	8,283,209
Current income tax liability	0
Other liabilities	131,266
Provision	11,494
Total liabilities	**8,425,970**
Shareholders' equity	
Issued capital, including from:	8,850,000
Retained earnings	2,301,091
Profit distribution & adjustments to prior period earnings	127,495
Total Net Profit/Loss for the reporting period	62,046
Legal reserve	355,568
Total Shareholders' equity	**11,783,533**
Total liabilities and equity	**20,209,502**

BUSINESS MICROCREDIT IFN S.A.
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Income Statement (USD)	
Period:	
Interest and similar income	2,201,163
Interest and similar expense	262,072
Net interest and similar income	**1,939,091**
Other operating income	70,574
Total operating income	**2,009,665**
Impairment losses	-32,307
Write-off for cession	-4,269
Net operating income	**1,973,090**
Personnel expenses	-434,980
Marketing expenses	-107,730
Depreciation and amortization	-99,185
Other operating expenses	-224,713
Total operating expenses	**-866,609**
Profit/loss before tax	**1,106,481**
Income tax expense	**-69,004**
Profit/loss for the year	**1,037,476**
Other comprehensive income for the year Foreign currency translation differences	**-975,430**
Total comprehensive income for the year	**62,046**