



Financial Company FINMAK DOO Skopje

Registration No. 7229712

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

Management report FY2025

YEAR	31.12.2025
PROFIT AND LOSS STATEMENT	MKD
1 PORTFOLIO INTEREST INCOME	1,087,866,831
2 NET IMPAIRMENT LOSSES	-330,175,220
3 FINANCING INTEREST INCOME / EXPENSE	-82,283,712
5 OTHER OPERATING INCOME	69,746
6 OPERATING EXPENSE	-299,829,047
61 Personnel expense	-146,599,270
62 Marketing expense	-44,142,343
63 Other Client Related expenses	-13,995,794
64 IT expenses	-50,134,337
65 Premises & equipment expenses	-37,500,110
66 Other Operating expenses	-,7457,193
7 OTHER ADMINISTRATIVE EXPENSE	-109,531,952
8 OTHER INCOME and EXPENSE	-8,364,119
9 %, FOREX, CIT	13,950,576
TOTAL FOR PERIOD	271,702,103
BALANCE SHEET	31.12.2025
11 INTANGIBLE ASSETS	52,556,043
12 PROPERTY AND EQUIPMENT	49,272,952
22 DEBTORS - PORTFOLIO (TRADE DEBTORS)	1,334,599,151
23 DEBTORS - LOANS	7,086,871
25 OTHER DEBTORS	117,921,279
26 CASH and BANK	34,235,986
ASSETS	1,595,692,282
SHAREHOLDERS' EQUITY	854,683,892
311 Share Capital	123,199,315
314 Reserves	128,920,431
315 Profit or Loss brought forward	330,862,043
316 Profit or Loss for the period	271,702,103
LIABILITIES	741,008,390
51 DEFERRED TAX LIABILITIES	2,416,508
52 LIABILITIES - LOANS RECEIVED	33,735,468
53 LIABILITIES - TRADE CREDITORS	18,174,454
54 LIABILITIES - TAXES PAYABLE	15,390,038
55 DIVIDENDS PAYABLE	-
56 OTHER LIABILITIES	58,606,565
SHAREHOLDERS' EQUITY AND LIABILITIES	1,595,692,282