

CREDIUS IFN S.A.
STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2022

(all amounts are expressed in RON, unless otherwise specified)

ASSETS	Line code	Note	Financial year	
			Previous	Ended
A	B	C	1	2
Petty cash and other cash	010		10.772	17.709
Receivables from credit institutions	030	2	7.828.721	2.020.099
- on demand	033		7.828.721	2.020.099
- other receivables	036		-	-
Receivables from customers	040	3	54.381.991	56.494.892
Investments	070		3.075	3.075
Intangible assets	090	5	2.828.617	3.634.332
Property, plant and equipment, of which:	100	6	1.269.643	1.251.884
- land and buildings used for the entity's own activities	105		804.956	664.947
Other assets	120	7	4.392.025	4.479.355
Prepaid expenses and accrued income	130	8	5.326.212	5.756.135
Total assets	140		76.041.056	73.657.481

LIABILITIES AND OWNERS' EQUITY	Line code	Note	Financial year	
			Previous	Ended
A	B	C	1	2
Liabilities to credit institutions	300	9	-	-
- on demand	306		-	-
Liabilities to customers	310	10	3.131.775	3.116.927
- on demand	317		3.131.775	3.116.927
Liabilities to financial institutions	318		9.368.169	2.594.568
Other liabilities	330	11	3.033.613	3.984.114
Deferred revenue and accrued expenses	340	12	5.064.943	4.078.422
Provisions:	350	13	1.513.992	1.199.154
- other provisions	356		1.513.992	1.199.154
Share capital subscribed	370	14	35.896.854	35.896.854
Reserves	390		3.103.891	4.170.216
- legal reserves	392		3.067.118	4.133.443
- other reserves	399		36.773	36.773
Retained earnings				
- Profit	423		699.023	4.927.819
Result of the year				
- Profit	433	15	15.353.521	14.755.731
Profit distribution	440	15	1.124.725	1.006.324
Total liabilities and owners' equity	450		76.041.056	73.657.481

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OFF-BALANCE SHEET ITEMS		Line code	Note	Financial year	
				Previous	Ended
	A	B	C	1	2
Loan commitments		610		57.139	154.464

These financial statements were signed and approved today, _____, 2023, by:

GENERAL MANAGER,

Buzgan Andrei

Signature

PREPARED BY:

Golomoș Adrian
Chief Financial Officer

Signature

CREDIUS IFN S.A.
STATEMENT OF PROFIT OR LOSS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2022
(all amounts are expressed in RON, unless otherwise specified)

Revenue and expense items	Line code	Note	Financial year	
			Previous	Ended
A	B	C	1	2
Interest receivable and similar revenues	010	16	68.234.397	57.076.462
Interest payable and similar expenses	020	17	919.057	400.094
Commission income	040	18	16.128	18.684
Commission expenses	050	18	3.468.311	3.507.714
Net gain (loss) from finance operations	060	19	(73.267)	52.470
Other operating income	070	20	7.270.951	11.797.318
General and administrative expenses	080	21	11.281.855	15.151.919
- Employee-related expenses, of which:	083	22	5.911.772	6.807.073
- Salaries	084	22	5.426.564	6.249.421
- Social security expenses	085	22	308.635	359.836
- Other administrative expenses	087		5.370.083	8.344.846
Depreciation and amortization of tangible and intangible assets	090	5, 6	642.507	1.209.005
Other operating expenses	100	23	1.360.801	1.592.614
Impairment of accounts receivable and provisions for contingent liabilities and commitments	110	4	76.807.012	77.176.499
Reversal of impairment of accounts receivable and provisions for contingent liabilities and commitments	120	4	41.525.825	51.419.398
Result of current (operating) activity				
- Profit	153		22.494.491	21.326.487
Total Revenues	190		116.974.034	120.364.332
Total Expenses	200		94.479.543	99.037.845
Gross Result				
- Profit	213		22.494.491	21.326.487
Income tax	220	24	7.140.970	6.570.756
Net result for the year				
- Profit	243		15.353.521	14.755.731

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GENERAL MANAGER,

Buzgan Andrei

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Golomozi Adrian
Chief Financial Officer

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CREDIUS IFN S.A.
STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2022
(all amounts are expressed in RON, unless otherwise specified)

Equity item	Note	Balance as at January 1, 2021	Increases		Decreases		Balance as at December 31, 2021
			Total, of which	by transfer	Total, of which	by transfer	
0	1	2	3	4	5	6	7
Capital subscribed		35.896.854	-	-	-	-	35.896.854
Legal reserves		1.942.394	1.124.725	1.124.725	-	-	3.067.118
Other reserves		36.773	-	-	-	-	36.773
Retained earnings – profit not distributed		5.151.733	7.699.023	7.699.023	12.151.733	12.151.733	699.023
Result of the financial year – credit balance		8.396.316	15.353.521	-	8.396.316	8.396.316	15.353.521
Profit distribution – debit balance		(697.293)	(1.124.725)	(1.124.725)	(697.293)	(697.293)	(1.124.725)
Total equity		50.726.777	23.052.544	7.699.023	19.850.756	19.850.756	53.928.564

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GENERAL MANAGER,

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Golomoz Adrian
Chief Financial Officer

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CREDIUS IFN S.A.
STATEMENT OF CASH FLOWS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2022
(all amounts are expressed in RON, unless otherwise specified)

Equity item	Note	Balance as at January 1, 2022	Increases		Decreases		Balance as at December 31, 2022
			Total, of which	by transfer	Total, of which	by transfer	
0	1	2	3	4	5	6	7
Capital subscribed		35.896.854	-	-	-	-	35.896.854
Legal reserves		3.067.118	1.066.324	1.066.324	-	-	4.133.443
Other reserves		36.773	-	-	-	-	36.773
Retained earnings – profit not distributed		699.023	14.228.796	14.228.796	10.000.000	10.000.000	4.927.819
Result of the financial year – credit balance		15.353.521	14.755.731	-	15.353.521	15.353.521	14.755.731
Profit distribution – debit balance		(1.124.725)	(1.066.324)	(1.066.324)	(1.124.725)	(1.124.725)	(1.066.324)
Total equity		53.928.564	28.984.528	14.228.796	24.228.796	24.228.796	58.684.296

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