

MK KREDIT IFN SA

FINANCIAL STATEMENTS

**Prepared in accordance with
International Financial Reporting Standards adopted
by the European Union**

**For the financial year ended
on December 31, 2025**

MK KREDIT IFN SA

FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED DECEMBER 31, 2025

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STATEMENT OF FINANCIAL POSITIONS DECEMBER 31, 2025
(All amounts are indicated in RON)

	Notes	December 31, 2025	December 31, 2024
Assets			
Cash and cash equivalents		23,304,394	3,648,462
Loans and advances to customers		246,033,074	223,999,611
Deferred tax assets		-	-
Tangible fixed assets		2,167,482	1,773,860
Intangible assets		388,105	137,046
Other assets		14,386,931	12,966,079
Total assets		286,279,985	242,525,059
Liability			
Borrowed funds		198,081,235	156,878,726
Other financial liabilities		1,630,565	2,056,837
Other liabilities		6,383,604	4,570,261
Corporate tax liabilities		374,030	2,744,730
Debt securities issued		10,052,085	9,679,073
Provisions		14,331,296	14,232,429
Total Liability		230,852,816	190,162,057
Equity			
Share capital		36,085,800	36,085,800
Retained earnings		16,567,920	14,131,389
Other reserves		2,773,450	2,145,813
Total equity		55,427,170	52,363,002
Total liability and equity		286,279,985	242,525,059

Andrei-Alexandru Bostaca
General Manager

Grădinariu Haretina
Chief Accountant

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**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE FINANCIAL YEAR ENDED DECEMBER 31, 2025
(All amounts are indicated in RON)**

	Notes	2025	2024
Interest income calculated using the effective interest method		64,829,837	57,596,823
Interest expenses		(23,491,076)	(19,938,132)
Net interest income		41,338,761	37,658,691
Net expenses with adjustments for impairment of financial assets at amortized cost		(6,675,680)	(1,486,140)
Net interest income adjustments for impairment of financial assets		34,663,081	36,172,551
Fee and commission income		333,928	206,393
Fees and commission expenses		(45,816)	(36,993)
Other operating income		1,669,723	158,756
Net losses from foreign exchange translation		(3,362,034)	(120,355)
Depreciation and amortization expenses		(1,409,751)	(1,182,373)
Personnel expenses		(12,879,513)	(10,756,583)
Other operating expenses		(1,214,408)	(5,045,838)
Other administrative expenses		(5,202,471)	(2,408,330)
Profit before tax		12,552,740	16,987,227
Income tax expenses		(2,407,652)	(3,497,837)
Net profit for the financial year		10,145,088	13,489,390
Other comprehensive income			
Total comprehensive income for the year		10,145,088	13,489,390

Andrei-Alexandru Bostaca
General Manager

Grădinaru Haretina
Chief Accountant

