

BB Finance

CONSOLIDATED INCOME STATEMENT

	2022 FY	Q1 2023	Q2 2023	Q3 2023	Q4 2023	2023 YTD
REVENUES	4 637 415	1 309 171	1 418 834	1 547 115	1 724 066	5 999 186
Loan impairment costs	-1 218 522	-443 111	-413 586	-424 821	-252 968	-1 534 486
Fee costs	-192 657	-43 243	-47 458	-47 093	-51 566	-189 361
Marketing expenses	-404 275	-110 594	-81 370	-59 359	-94 509	-345 832
Personnel expenses	-1 176 570	-275 031	-286 269	-304 582	-326 980	-1 192 862
Other operating expenses	-538 993	-141 687	-146 670	-117 334	-113 771	-519 462
Other income/expenses	322 356	3 891	6 677	-3 258	10 116	17 426
EBITDA	1 428 754	299 397	450 156	590 668	894 387	2 234 609
Depreciation and amortization	-78 573	-20 480	-20 742	-11 891	-18 714	-71 828
Other interest income	178 072	3 448	6 761	20 758	27 885	58 853
Interest expenses	-1 100 195	-347 428	-410 810	-455 283	-511 286	-1 724 806
Income tax	0	-8 953	-12 942	0	0	-21 895
NET PROFIT	428 057	-74 017	12 424	144 252	392 273	474 933

Unaudited

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CONSOLIDATED BALANCE SHEET

	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023
Assets					
Cash and bonds	838 045	288 910	1 463 814	1 162 419	1 376 744
Net loan portfolio	10 756 743	11 391 839	12 464 576	13 297 572	15 350 887
Net interest and fee receivables	383 009	397 503	440 739	487 383	625 267
Operating receivables	376 871	360 988	309 775	322 751	300 892
Other receivables	700 808	710 056	713 542	717 048	720 553
Financial investments	149 996	154 986	154 986	154 986	154 986
Tangible fixed assets	556 932	531 429	505 926	460 319	437 133
Intangible fixed assets	785 317	770 489	750 163	728 278	709 980
TOTAL ASSETS	14 547 720	14 606 199	16 803 521	17 330 755	19 676 442
Liabilities and equity					
Operating liabilities	1 224 315	1 286 811	1 287 208	1 307 065	1 650 479
Secured loan liabilities	5 400 000	4 650 000	6 150 000	7 000 000	7 600 000
Unsecured loan liabilities	4 733 500	5 608 500	5 322 500	4 407 500	5 317 500
Subordinated loans	0	0	1 050 000	1 500 000	1 600 000
Equity	3 189 905	3 060 888	2 993 812	3 116 189	3 508 463
TOTAL LIABILITIES AND EQUITY	14 547 720	14 606 199	16 803 521	17 330 755	19 676 442

Unaudited