

# BB Finance

## CONSOLIDATED INCOME STATEMENT

	2023 FY	Q1 2024	Q2 2024	2024 YTD
<b>REVENUES</b>	<b>5 999 186</b>	<b>1 864 599</b>	<b>2 003 413</b>	<b>3 868 011</b>
Loan impairment costs	-1 572 619	-454 471	-480 674	-935 146
Fee costs	-189 361	-52 035	-63 078	-115 113
Marketing expenses	-345 832	-93 160	-94 422	-187 583
Personnel expenses	-1 192 862	-280 339	-282 824	-563 163
Other operating expenses	-519 462	-142 082	-165 530	-307 612
Other income/expenses	17 426	6 876	2 719	9 594
<b>EBITDA</b>	<b>2 196 476</b>	<b>849 386</b>	<b>919 603</b>	<b>1 768 989</b>
Depreciation and amortization	-71 828	-18 714	-18 575	-37 289
Other interest income	58 853	29 744	29 778	59 522
Interest expenses	-1 724 806	-548 698	-555 165	-1 103 864
Income tax	-21 895	-3 256	-10 256	-13 512
<b>NET PROFIT</b>	<b>436 800</b>	<b>308 463</b>	<b>365 384</b>	<b>673 847</b>

Unaudited

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## CONSOLIDATED BALANCE SHEET

	Q4 2023	Q1 2024	Q2 2024
<b>Assets</b>			
Cash and bonds	1 376 744	1 379 386	1 401 953
Net loan portfolio	15 314 628	16 239 154	17 758 972
Net interest and fee receivables	623 393	693 833	806 822
Operating receivables	300 892	610 353	343 193
Other receivables	720 553	750 586	760 106
Financial investments	154 986	154 986	154 986
Tangible fixed assets	437 133	466 938	447 105
Intangible fixed assets	709 980	691 682	673 385
<b>TOTAL ASSETS</b>	<b>19 638 309</b>	<b>20 986 917</b>	<b>22 346 521</b>
<b>Liabilities and equity</b>			
Operating liabilities	1 650 479	1 667 579	1 587 242
Secured loan liabilities	7 600 000	8 453 045	10 130 602
Unsecured loan liabilities	5 317 500	5 427 500	4 887 500
Subordinated loans	1 600 000	1 680 000	1 680 000
Equity	3 470 330	3 758 792	4 061 177
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>19 638 309</b>	<b>20 986 917</b>	<b>22 346 521</b>

Unaudited