

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 | -291 101 | -1 572 619 |
| 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 | 856 255 | 2 196 476 |
| 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 | 354 141 | 436 800 |

Unaudited

BB Finance

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 | 15 314 628 |
| Net interest and fee receivables | 383 009 | 397 503 | 440 739 | 487 383 | 623 393 |
| 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 | 19 638 309 |
| 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 | 3 470 330 |
| TOTAL LIABILITIES AND EQUITY | 14 547 720 | 14 606 199 | 16 803 521 | 17 330 755 | 19 638 309 |

Unaudited