

BB Finance

CONSOLIDATED INCOME STATEMENT

	2023 FY	Q1 2024	Q2 2024	Q3 2024	2024 YTD
REVENUES	5 999 186	1 864 599	2 003 413	2 013 538	5 881 549
Loan impairment costs	-1 572 619	-454 471	-480 674	-493 404	-1 428 550
Fee costs	-189 361	-52 035	-63 078	-63 587	-178 700
Marketing expenses	-345 832	-93 160	-94 422	-99 021	-286 604
Personnel expenses	-1 192 862	-280 339	-283 604	-297 422	-861 365
Other operating expenses	-519 462	-142 645	-165 372	-150 634	-458 652
Other income/expenses	17 426	6 876	2 719	3 781	13 376
EBITDA	2 196 476	848 823	918 980	913 250	2 681 053
Depreciation and amortization	-71 828	-18 714	-18 575	-18 298	-55 587
Other interest income	58 853	29 744	29 778	29 545	89 068
Interest expenses	-1 724 806	-548 135	-554 542	-571 859	-1 674 537
Income tax	-21 895	-3 256	-10 256	-11 233	-24 744
NET PROFIT	436 800	308 463	365 384	341 406	1 015 253

Unaudited

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CONSOLIDATED BALANCE SHEET

	Q4 2023	Q1 2024	Q2 2024	Q3 2024
Assets				
Cash and bonds	1 376 744	1 379 386	1 401 953	1 627 803
Net loan portfolio	15 314 628	16 239 154	17 758 972	18 632 702
Net interest and fee receivables	623 393	693 833	806 822	856 602
Operating receivables	300 892	610 353	343 193	354 117
Other receivables	720 553	750 586	760 106	737 339
Financial investments	154 986	154 986	154 986	154 986
Tangible fixed assets	437 133	466 938	447 105	413 004
Intangible fixed assets	709 980	691 682	673 385	655 087
TOTAL ASSETS	19 638 309	20 986 917	22 346 521	23 431 640
Liabilities and equity				
Operating liabilities	1 650 479	1 667 579	1 587 242	1 289 282
Secured loan liabilities	7 600 000	8 453 045	10 130 602	11 726 275
Unsecured loan liabilities	5 317 500	5 427 500	4 887 500	4 522 500
Subordinated loans	1 600 000	1 680 000	1 680 000	1 560 000
Equity	3 470 330	3 758 792	4 061 177	4 333 583
TOTAL LIABILITIES AND EQUITY	19 638 309	20 986 917	22 346 521	23 431 640

Unaudited