

BB Finance

CONSOLIDATED INCOME STATEMENT

	2023 FY	Q1 2024	Q2 2024	Q3 2024	Q4 2024	2024 FY
REVENUES	5 999 186	1 864 599	2 003 413	2 013 538	1 977 094	7 858 643
Loan impairment costs	-1 572 619	-454 471	-480 674	-493 404	-627 471	-2 056 021
Fee costs	-189 361	-52 035	-63 078	-63 587	-69 866	-248 566
Marketing expenses	-345 832	-93 160	-94 422	-99 021	-139 258	-425 862
Personnel expenses	-1 192 862	-280 339	-283 604	-297 422	-297 990	-1 163 402
Other operating expenses	-519 462	-142 645	-165 372	-150 634	-181 211	-635 816
Other income/expenses	17 426	6 876	2 719	3 781	6 428	19 803
EBITDA	2 196 476	848 823	918 980	913 250	667 726	3 348 779
Depreciation and amortization	-71 828	-18 714	-18 575	-18 298	-18 298	-73 885
Other interest income	58 853	29 744	29 778	29 545	28 584	117 652
Interest expenses	-1 724 806	-548 135	-554 542	-571 859	-600 192	-2 274 729
Income tax	-21 895	-3 256	-10 256	-11 233	-22 310	-47 054
NET PROFIT	436 800	308 463	365 384	341 406	55 511	1 070 764

Unaudited

BB Finance

CONSOLIDATED BALANCE SHEET

	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024
Assets					
Cash and bonds	1 376 744	1 379 386	1 401 953	1 627 803	1 181 447
Net loan portfolio	15 314 628	16 239 154	17 758 972	18 632 702	19 148 198
Net interest and fee receivables	623 393	693 833	806 822	856 602	860 498
Operating receivables	300 892	610 353	343 193	354 117	689 070
Other receivables	720 553	750 586	760 106	737 339	740 848
Financial investments	154 986	154 986	154 986	154 986	154 986
Tangible fixed assets	437 133	466 938	447 105	413 004	391 207
Intangible fixed assets	709 980	691 682	673 385	655 087	636 789
TOTAL ASSETS	19 638 309	20 986 917	22 346 521	23 431 640	23 803 044
Liabilities and equity					
Operating liabilities	1 650 479	1 667 579	1 587 242	1 289 282	1 491 312
Secured loan liabilities	7 600 000	8 453 045	10 130 602	11 726 275	11 861 388
Unsecured loan liabilities	5 317 500	5 427 500	4 887 500	4 522 500	4 659 500
Subordinated loans	1 600 000	1 680 000	1 680 000	1 560 000	1 510 000
Equity	3 470 330	3 758 792	4 061 177	4 333 583	4 280 844
TOTAL LIABILITIES AND EQUITY	19 638 309	20 986 917	22 346 521	23 431 640	23 803 044

Unaudited