

BB Finance

CONSOLIDATED INCOME STATEMENT

	2024 FY	Q1 2025	Q2 2025	Q3 2025	Q4 2025	2025 FY
REVENUES	7 867 973	1 953 893	2 134 802	2 275 576	2 382 848	8 747 120
Loan impairment costs	-2 056 834	-443 964	-599 932	-507 362	-581 076	-2 132 335
Fee costs	-248 568	-60 758	-65 213	-65 814	-70 855	-262 641
Marketing expenses	-425 862	-123 535	-146 712	-119 252	-117 069	-506 567
Personnel expenses	-1 163 402	-297 493	-239 822	-366 649	-373 650	-1 277 615
Other operating expenses	-635 816	-163 357	-168 767	-199 495	-248 295	-779 914
Other income/expenses	19 404	3 076	2 905	3 851	26 071	35 903
EBITDA	3 356 895	867 862	917 260	1 020 854	1 017 973	3 823 950
Depreciation and amortization	-73 885	-18 298	-18 803	-18 803	-23 145	-79 049
Other interest income	117 652	23 962	23 338	22 582	22 636	92 518
Interest expenses	-2 274 729	-609 689	-652 505	-711 501	-738 691	-2 712 385
Income tax	-47 054	-24 538	-26 513	-23 692	-31 026	-105 769
NET PROFIT	1 078 881	239 299	242 777	289 440	247 748	1 019 264

Audited

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CONSOLIDATED BALANCE SHEET

	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025
Assets					
Cash and bonds	1 181 447	1 113 675	1 079 464	1 238 018	1 277 653
Net loan portfolio	19 151 764	20 048 885	22 108 932	23 682 454	24 739 737
Net interest and fee receivables	864 842	886 590	926 380	980 913	1 049 001
Operating receivables	679 522	447 327	642 270	420 827	531 292
Other receivables	740 848	525 936	520 938	520 938	542 215
Financial investments	154 986	370 986	370 986	370 986	347 738
Tangible fixed assets	391 207	369 409	353 175	330 872	331 581
Intangible fixed assets	636 789	618 492	694 246	721 386	741 280
TOTAL ASSETS	23 801 404	24 381 300	26 696 390	28 266 394	29 560 496
Liabilities and equity					
Operating liabilities	1 481 556	1 198 326	1 272 222	1 252 614	1 203 929
Secured loan liabilities	11 861 388	12 132 214	14 122 131	15 119 804	15 453 841
Unsecured loan liabilities	4 659 500	5 099 500	4 892 000	5 028 500	5 749 501
Subordinated loans	1 510 000	1 510 000	1 820 000	2 070 000	2 220 000
Equity	4 288 961	4 441 259	4 590 037	4 795 477	4 933 225
TOTAL LIABILITIES AND EQUITY	23 801 404	24 381 300	26 696 390	28 266 394	29 560 496

Audited