

in EUR		31.12.2025
		actual
<i>Loans issued</i>		1 786 294
<i>Gross portfolio</i>		24 202 417
<i>Net portfolio</i>		22 814 479
Interest and similar income		596 803
Interest income		505 037
Issuance commissions		67 381
Early repayment fee income		-
Other commission income		20 419
EIR adjustment		-
Penalties earned		3 239
Debt collection exp. reimbursement		727
Interest expense/income		(212 720)
<i>Interest expense - Non Related Parties</i>		-
<i>Interest expense - Mintos</i>		(11 005)
<i>Interest expense - Related Parties</i>		(198 536)
<i>Bond commissions</i>		-
<i>Mintos Service Fees</i>		13 968
<i>Interest expense - IFRS16</i>		(1 003)
<i>Mintos Success fee</i>		(16 247)
<i>Mintos performance fee</i>		-
<i>Other expenses - Penalties</i>		-
<i>Interest income - Related Parties</i>		-
<i>Interest income - Non Related Parties</i>		103
External Debt collection expense		(5 531)
Renti costs of vehicle sales		-
Customer car related expenses		-
Car dealership commissions - total		(31 654)
Installment loan broker commissions		(11 426)
GPS costs		(0)
Net interest income		335 473
Impairment - Provision for Doubtful Debt		406 890
Impairment - Bad Debt Written Off		(4 138)
Cession - Bad Debts - Written Off		(602 604)
Cession - Income		122 841
Profit/(loss) from vehicle trade and maintenance		-
Profit after vehicle sale		-
Gross profit		258 463
Selling expense		(20 069)
Administrative expense		(253 119)
Salaries		(199 261)
Communications and IT		(9 372)
Professional services		(4 858)
Office expense		(12 323)
IFRS16 adjustment - rent		9 559
Depreciation and amortization		(1 191)
Depreciation and amortization IFRS16		(8 556)
Postage		10
Databases		(7 914)
Cafeteria		(658)
Travel&business meals		(174)
Car costs		(1 094)
Personel related expenses		(2 031)
Payment processing costs		(978)
Low value assets		(144)
Donations		(1 398)
Association fee		(4 583)
Representation		-
Other administrative expenses		(148)
Non-refundable VAT (prorata)		(8 004)
Other operating expense		(150 178)
Other operating income		327 593
Other interest receivable and similar income		-
Interest payable and similar expense		-
Profit/(Loss) before Tax		162 689
Corporate Income tax		(39 153)
Withholding tax		-
Deferred Tax		-
Profit/(loss) before unrealized Forex		123 536
Unrealized Forex Gain/(Loss)		-
Net profit/(loss)		123 536
Exchange difference on translation to presentation currency		-
Reporting Net profit/(loss)		123 536

AS "mogo", registration number: 50103541751
registered address at Skanstes iela 52, Riga, LV-1013, Latvia

BALANCE SHEET		31.12.2025
ASSETS		actual
Intangible assets		28 070
Property, plant and Equipment		397 380
Investments in Subsidiaries		19 100 871
Related Party Loans		-
Accounts Receivable - Non-Current - Principal Amount - Vehicle loans		10 672 298
Accounts Receivable - Non-Current - Principal Amount - Installment loans		9 521 612
Non-Current Assets		39 720 232
Accounts Receivable - Current		4 125 993
<i>Accounts Receivable - Current - Principal Amount - Vehicle loans</i>		1 318 711
<i>Accounts Receivable - Current - Accrued Interest - Vehicle loans</i>		179 196
<i>Accounts Receivable - Terminated and Past-Due Agreements - Vehicle loans</i>		518 213
<i>Accounts Receivable - Current - Installment loans</i>		2 109 873
<i>Accounts Receivable - Current - Cashloan Car</i>		-
Fees paid and received upon loan disbursment - Vehicle loans		392 097
Fees paid and received upon loan disbursment - Installment		429 177
Deferred online sales channel expense		5 377
Flooring agreements		-
Impairment allowance - Vehicle loans		(643 760)
Impairment allowance - Installment loans		(744 178)
AS mogo Bonds		-
Other accrued income		3 429
Related party receivables		270 671
Associated party receivables		-
Associated party accrued revenue		556 709
Other Accounts Receivable		257 627
Current Tax Assets		1 570
Advances paid		1 120
Deferred expense		76 822
Cash		238 731
Current Assets		4 971 385
Total Assets		44 691 617
EQUITY AND LIABILITIES		
Share capital		425 000
Reserves		-
Current profit/(loss)		123 536
Accumulated profit/(loss)		21 613 238
Total Equity		22 161 775
Borrowings		19 798 904
Long Term Borrowings - Principal Amounts		19 486 347
<i>Long Term Borrowings - Bonds</i>		-
<i>Long Term Borrowings - Mintos</i>		1 096 847
<i>Long Term Borrowings - Related Parties</i>		18 389 500
Short Term Borrowings - Principal Amounts		108 495
<i>Short Term Borrowings - Credit Institutions</i>		-
<i>Short Term Borrowings - Mintos</i>		108 495
Borrowings - Accrued Interest Expense		204 062
<i>Accrued Interest Expense - Bonds</i>		-
<i>Accrued Interest Expense - Mintos</i>		5 525
<i>Accrued Interest Expense - Related Parties</i>		198 536
Other non-current financial liabilities		292 743
Other current financial liabilities		104 750
Accounts Payable		53 368
Mintos Payable		-
Related party payables		2 579
Associated party payables		99 715
Advances received		-
Current Tax Liabilities		143 968
Accrued Liabilities / Expenses		447 825
Liabilities towards the employees		45 992
Deferred Revenue		1 491 364
Contingent liabilities		48 635
Other payables		-
Total Liabilities		22 529 843
TOTAL EQUITY AND LIABILITIES		44 691 617