

in EUR	2025 December YTD
Loans issued	19 921 754
Gross portfolio	278 039 264
Net portfolio	245 803 555
Interest and similar income	11 259 052
Income/Loss from Long term Rent	173
Interest income	7 851 556
Issuance commissions	47
Early repayment fee income	124 619
Other commission income	1 803 411
Penalties earned	939 529
Debt collection exp. reimbursement	539 718
Interest expense/income	259 667
External Debt collection expense	(98 911)
Car dealership commissions - total	(294 623)
Customer car related expenses	(460 659)
Registration fee expense	(228 629)
Registration fee income	219
GPS costs	(7 984)
Net interest income	10 428 132
Impairment - Provision for Doubtful Debt	(627 239)
Impairment - Bad Debt Written Off	(256 184)
Other impairments	(21 275)
Cession - Bad Debts - Written Off	(1 457 829)
Cession - Income	165 564
Profit after vehicle sale	452
Gross profit	8 231 621
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Selling expense	(339 423)
Administrative expense	(2 032 013)
Salaries	(1 215 970)
Communications and IT	(125 060)
Professional services	(52 530)
Office expense	(387 189)
IFRS16 adjustment - rent	280 206
Depreciation and amortization	(28 531)
Depreciation and amortization IFRS16	(245 226)
Postage	(1 515)
Databases	(37 814)
Cafeteria	(8 754)
Travel&business meals	(10 531)
Car costs	(17 537)
Personel related expenses	(69 105)
Payment processing costs	(17 567)
Representation	(1 442)
Donations	(318)
Low value assets	(16 848)
Association fee	(970)
Other administrative expenses	(24 112)
Non-refundable VAT (prorata)	(51 201)
Other operating expense	(1 723 800)
Other operating income	16 288
Interest payable and similar expense	(3 270)
Profit/(Loss) before Tax	4 149 403
Corporate Income tax	(645 842)
Withholding tax	(184 280)
Profit/(loss) before unrealized Forex	3 319 281
Unrealized Forex Gain/(Loss)	237 837
Net profit/(loss)	3 557 118
Exchange difference on translation to presentation currency	(1 899 582)
Reporting Net profit/(loss)	1 657 536

Legal Name: Mogo LLC, Registration Number: 404468688

in EUR	31.12.2025
ASSETS	
Property, plant and Equipment	484 765
Intangible assets	245
Investments in Subsidiaries	137 213
Accrued income from investments in I/C securities	79 616
Accounts Receivable - Non-Current - Principal Amount - Vehicle loans	17 138 314
Non-Current Assets	17 840 154
Accounts Receivable - Current	8 994 835
Fees paid and received upon loan disbursment - Vehicle loans	299 493
Impairment allowance - Vehicle loans	(2 807 966)
Inventory	14 183
Related party receivables	1 179
Other Accounts Receivable	90 717
AS mogo Bonds	4 200 000
Current Tax Assets	266 399
Advances paid	27 888
Deferred expense	159 840
Cash	449 532
Current Assets	11 696 100
TOTAL ASSETS	29 536 254

EQUITY AND LIABILITIES	
Share capital	96 283
Current profit/(loss)	300 010
Accumulated profit/(loss)	21 959 419
Foreign currency translation reserve	(231 516)
Total Equity	22 124 195
Borrowings	2 320 258
Other non-current financial liabilities	164 817
Other current financial liabilities	157 740
Accounts Payable	14 293
Related party payables	3 181 159
Current Tax Liabilities	237 607
Accrued Liabilities / Expenses	262 481
Liabilities towards the employees	29 339
Deferred Revenue	952 376
Other payables	91 989
Total Liabilities	7 412 058
TOTAL EQUITY AND LIABILITIES	29 536 254