

INDEPENDENT AUDITOR'S REPORT

To the shareholders of FAST FINANCE IFN SA

Opinion

1. We have audited the accompanying individual financial statements of FAST FINANCE IFN S.A. (the "Company"), with its registered office in Bucharest Municipality, 19 Pictor Iscovescu Barbu St., 4th floor, District 1, and sole fiscal identification code 32548576, which comprise the balance sheet as at 31 December 2025, the profit and loss account, the statement of changes in equity and the cash flow statement for the financial year then ended, as well as a summary of the significant accounting policies included in the explanatory notes.
2. The individual financial statements as at 31 December 2025 are identified as follows:
 - Net assets / Total equity: 9,297,865 lei
 - Profit for the financial year: 1,956,549 lei

In our opinion, the accompanying individual financial statements give a true and fair view of the financial position of the Company as at 31 December 2025, as well as of its financial performance and its cash flows for the financial year then ended, in accordance with Accounting Law no. 82/1991, NBR Order no. 27/2010 for the approval of the Accounting Regulations compliant with the IFRS Standards and with the accounting policies presented in the explanatory notes.

Basis for Opinion

3. We conducted our audit in accordance with the International Standards on Auditing (ISA), Regulation (EU) no. 537/2014 of the European Parliament and of the Council, as subsequently amended and supplemented (the "Regulation"), and Law no. 162/2017 on the statutory audit of annual financial statements and consolidated annual financial statements and amending certain normative acts, as subsequently amended and supplemented (the "Law"). Our responsibilities under those standards are described in detail in the "Auditor's Responsibilities in an Audit of the Financial Statements" section of our report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Independence

We are independent of the Company in accordance with the Code of Ethics for Professional Accountants (the IESBA Code) issued by the International Ethics Standards Board for Accountants, together with the ethical requirements relevant to the audit of financial statements in Romania, including the Regulation and the Law. We have fulfilled our professional ethical responsibilities in accordance with the IESBA Code and the ethical requirements of the Regulation and of the Law.

We were engaged to audit the financial statements of FAST FINANCE IFN SA for the financial year related to 2025.

In good faith and on the basis of the best available information, we declare that we have not provided services other than audit services to the Company during the period from 1 January 2025 to 31 December 2025.

Key Audit Matters

4. Key audit matters are those matters that, in our professional judgement, were of most significance in the audit of the financial statements of the current period. These matters were addressed in the context of the audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these key matters.

For the matters described below, we have also provided a description of how our audit addressed the respective matters.

We have fulfilled the responsibilities described in the “Auditor's Responsibilities for the Audit of the Financial Statements” section of our report, including in relation to these key matters. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatement of the financial statements.

In accordance with IFRS 9, the impairment allowances are measured on one of the following bases:

- 12-month ECL: which results from possible default events occurring within 12 months of the reporting date; and
- Lifetime ECL: which results from possible default events over the remaining life of a financial asset.

Under this approach, the Company determines whether the financial asset is in one of the following three stages in order to determine both the amount of ECL it recognises and the manner in which interest income is to be recognised.

- Stage 1: when credit risk has not increased significantly since initial recognition. For these financial assets, the Company recognises 12-month ECL and recognises interest income on a gross basis (calculated on the gross carrying amount of the financial asset, before the ECL allowance).
- Stage 2: when credit risk has increased significantly since initial recognition. Lifetime ECL is recognised, but interest income continues to be recognised on a gross basis.
- Stage 3: when the financial asset is credit-impaired. This is, in effect, the point at which a default event has occurred. For these financial assets, the Company recognises lifetime ECL.

The Company has determined and recorded specific risk provisions. The policies for determining these are set out in note 1.

Our audit procedures included, among others:

- With respect to the policy for calculating the specific credit risk provisions for the impairment of receivables from customers, we assessed the appropriateness of the main assumptions used in the Company's provisioning calculation against the principles and requirements of IFRS 9 “Financial Instruments”.

- We assessed and tested on a sample basis the operation and operational effectiveness of the key controls over the data and calculations for determining the specific credit risk provisions for the impairment of receivables from customers.
- These include those controls performed by the Company's management to ensure that the lending process is carried out in accordance with internal policies, that repayments are appropriately allocated to the correct loan balances, and that the days past due are correctly calculated by the Company's system.

Other Information – the Administrators' Report

5. The administrators are responsible for the preparation and presentation of the other information. That other information comprises the Administrators' Report, but does not comprise the financial statements and the auditor's report thereon, nor the non-financial statement.

Our opinion on the financial statements does not cover this other information and, except where explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with the audit of the financial statements for the financial year ended 31 December 2025, our responsibility is to read that other information and, in doing so, to consider whether that other information is materially inconsistent with the financial statements or with the knowledge we obtained during the audit, or whether it otherwise appears to be materially misstated.

With respect to the Administrators' Report, we read it and report whether it has been prepared, in all material respects, in accordance with the requirements of NBR Order no. 27/2010 for the approval of the Accounting Regulations compliant with the International Financial Reporting Standards, points 11 - 12.

Based solely on the activities that are to be carried out during the audit of the financial statements, in our opinion:

- a) The information presented in the Administrators' Report for the financial year for which the financial statements were prepared is consistent, in all material respects, with the financial statements;
- b) The Administrators' Report identified above includes, in all material respects, the information required by NBR Order no. 27/2010 for the approval of the Accounting Regulations compliant with the International Financial Reporting Standards, point 12.

In addition, based on our knowledge and understanding of the Company and its environment obtained during the audit of the financial statements for the financial year ended 31 December 2025, we are required to report whether we have identified material misstatements in the Administrators' Report. We have nothing to report in this respect.

Responsibilities of Management and of Those Charged with Governance for the Financial Statements

6. The Company's management is responsible for the preparation of financial statements that give a true and fair view in accordance with the accounting regulations applicable in Romania, namely Accounting Law no. 82/1991, republished (Law no. 82/1991), and NBR Order no. 27/2010 for the approval of the Accounting Regulations compliant with the International Financial Reporting Standards, and for such internal control as

management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

7. In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, for disclosing, as applicable, matters related to going concern and for using the going concern basis of accounting, unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

8. Those charged with governance are responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities in an Audit of the Financial Statements

9. Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISA will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

10. As part of an audit in accordance with ISA, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of the accounting policies used and the reasonableness of the accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in the auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of the auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

11. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

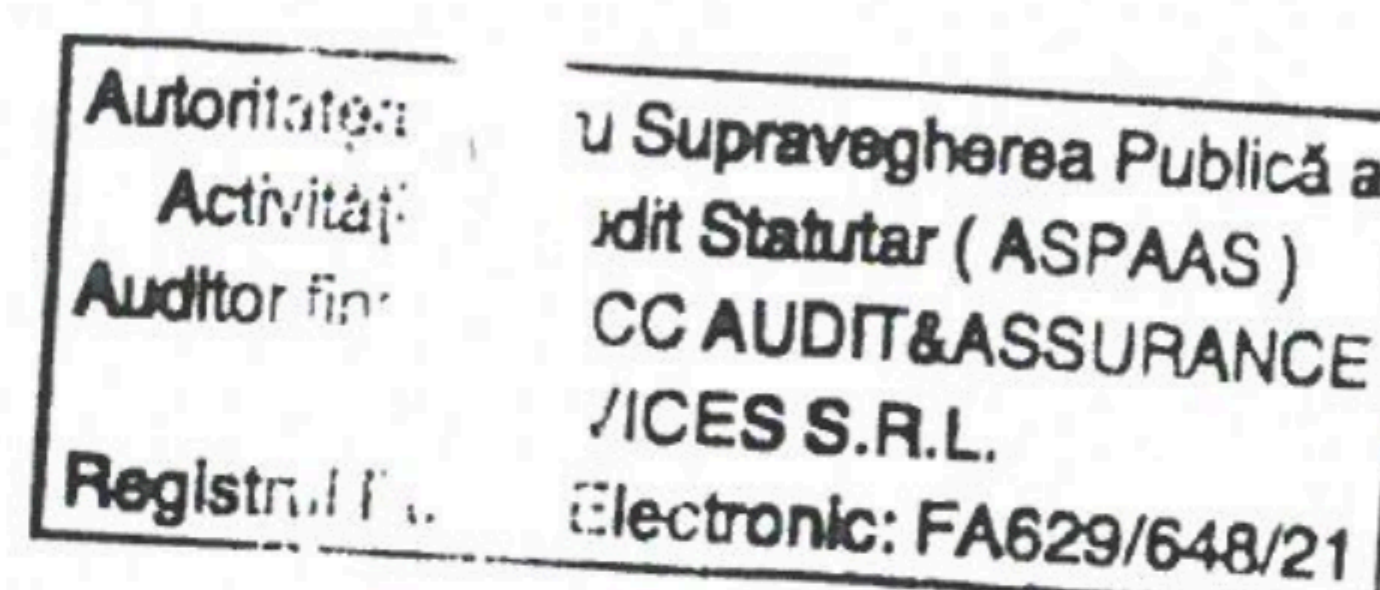
CC AUDIT & ASSURANCE SERVICES SRL

Audit firm registered in the Electronic Public Register of financial auditors and audit firms under no. FA629/648/21

*Authority for the Public Oversight of the
Statutory Audit Activity (ASPAAS)*

Financial auditor: CC AUDIT&ASSURANCE SERVICES S.R.L.

Electronic Public Register: FA629/648/21



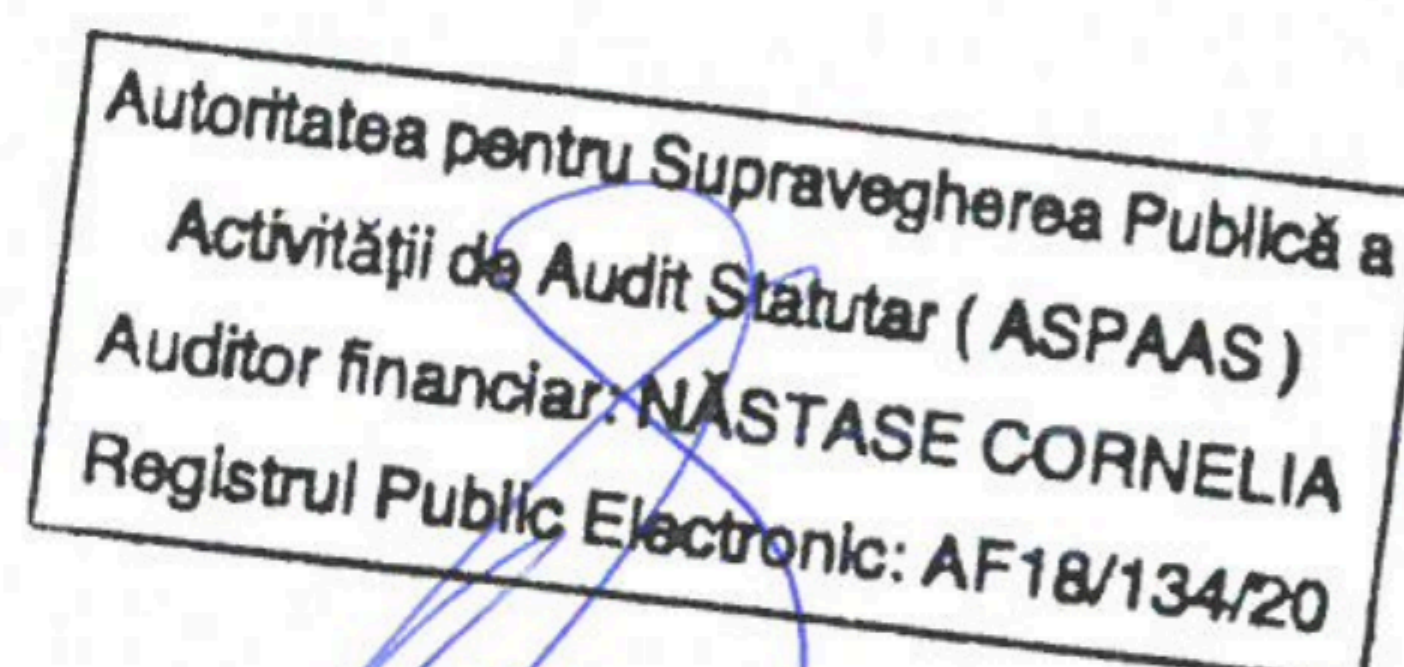
By Mrs. Cornelia Năstase

Financial auditor registered in the Electronic Public Register of financial auditors and audit firms under no. AF18/134/20

*Authority for the Public Oversight of the
Statutory Audit Activity (ASPAAS)*

Financial auditor: NĂSTASE CORNELIA

Electronic Public Register: AF18/134/20



Bucharest, 08 May 2026

Balanta 31.12.2025

CodCont	Denumire	Valuta	Sold Initial		Rulaj lunar		Rulaj cumulat		Sold final	
			Debit	Credit	Debit	Credit	Debit	Credit	Debit	Credit
10110000	Casa de operatiuni RON	RON	18,297.55	0.00	0.00	127,448.85	198,100.00	216,338.69	58.86	0.00
20211001	Utilizari din deschideri de credite permanente -PJ- N-RON	RON	369,974.00	0.00	0.00	0.00	43,800.00	294,974.00	118,800.00	0.00
20211002	Utilizari din deschideri de credite permanente PJ-G--RON	RON	5,556,439.27	0.00	125,000.00	125,000.00	525,000.00	1,080,000.00	5,001,439.27	0.00
20212001	Credit global de exploatare PJ- N-RON	EUR	0.00	0.00	0.00	0.00	315,325.80	315,325.80	0.00	0.00
20212001	Credit global de exploatare PJ- N-RON	RON	137,318.88	0.00	0.00	1,055.45	733,337.00	129,405.09	741,250.79	0.00
20212002	Credit global de exploatare PJ- G-RON	RON	1,305,257.12	0.00	394,500.00	221,179.14	1,584,500.00	1,541,034.99	1,348,722.13	0.00
20212011	Credit global de exploatare PJ-N-EUR	EUR	0.00	0.00	0.00	0.00	315,648.20	315,648.20	0.00	0.00
20212012	Credit global de exploatare PJ- G-EUR	EUR	0.00	0.00	2,157,610.27	0.00	10,127,055.78	789,917.80	9,337,137.98	0.00
20219001	Alte credite de trezorerie-PJ-RON-N	RON	0.00	0.00	0.00	0.00	21,320.00	21,320.00	0.00	0.00
20219002	Alte credite de tezorerie-PJ-RON-G	RON	83,750.00	0.00	0.00	0.00	0.00	83,750.00	0.00	0.00
20271001	Creante atasate-PJ-Utilizari din deschideri de credite permanente - N-RON	RON	4,082.93	0.00	2,907.80	2,814.00	43,676.29	45,827.42	1,931.80	0.00
20271002	Creante atasate-PJ-Utilizari din deschideri de credite permanente - G-RON	RON	47,158.16	0.00	131,923.47	127,740.45	1,655,618.72	1,658,510.39	44,266.49	0.00
20271011	Creante atasate-PJ-Alte credite de trezorerie - N - RON	RON	0.00	0.00	0.00	0.00	904.20	904.20	0.00	0.00
20271012	Creante atasate-PJ-Alte credite de trezorerie - G - RON	RON	8,181.07	0.00	0.00	0.00	14,706.67	22,887.74	0.00	0.00
20272001	Creante atasate-PJ-Credit global de exploatare - N-RON	RON	2,893.57	0.00	20,599.05	19,943.97	179,364.45	170,974.08	11,283.94	0.00
20272002	Creante atasate-PJ-Credit global de exploatare - G	RON	18,475.16	0.00	33,599.53	30,655.84	509,071.97	509,697.47	17,849.66	0.00

CodCont	Denumire	Valuta	Sold Initial		Rulaj lunar		Rulaj cumulat		Sold final	
			Debit	Credit	Debit	Credit	Debit	Credit	Debit	Credit
20272011	Creante atasate-PJ-Credit global de exploatare - N-EUR	EUR	0.00	0.00	0.40	0.00	41,474.67	41,210.98	263.69	0.00
20272012	Creante atasate-PJ-Credit global de exploatare - G-EUR	EUR	0.00	0.00	211,863.23	177,169.57	705,287.75	585,045.12	120,242.63	0.00
20311004	Credite de consum pentru nevoi personale -PF- G-RON	RON	5,560.78	0.00	0.00	114.96	0.00	3,532.88	2,027.90	0.00
20371004	Creante atasate -Credite de consum pentru nevoi personale -PF- G-RON	RON	55.61	0.00	43.14	42.86	858.49	893.82	20.28	0.00
20910003	Credite de consum RON-Alte credite acordate clientelei -PF- N-RON	RON	38,760.54	0.00	0.00	1,809.07	12,000.00	27,126.07	23,634.47	0.00
20910004	Credite de consum RON-Alte credite acordate clientelei- PF-G-RON	RON	2,231,338.22	0.00	0.00	2,500.00	300,000.00	1,989,838.22	541,500.00	0.00
20971003	Creante atasate credite de consum RON-Alte credite acordate clientelei -PF- N-RON	RON	669.02	0.00	752.90	753.95	11,452.56	11,751.04	370.54	0.00
20971004	Creante atasate credite de consum RON-Alte credite acordate clientelei- PF-G-RON	RON	26,080.15	0.00	8,106.50	7,845.00	239,326.91	258,869.56	6,537.50	0.00
26211001	Alte sume datorate PJ RON	RON	0.00	0.00	1,073,311.00	1,073,311.00	8,558,036.00	8,558,036.00	0.00	0.00
26211002	Alte sume datorate PJ EUR	EUR	0.00	0.00	2,143,103.08	2,143,103.08	11,538,599.27	11,538,599.27	0.00	0.00
26212001	Alte sume datorate PF RON	RON	0.00	0.00	11,282.00	11,282.00	2,941,520.89	2,941,520.89	0.00	0.00
27110000	Conturi curente la banci RON	RON	542,638.55	0.00	3,050,986.47	3,095,539.63	19,360,276.69	19,649,825.65	253,089.59	0.00
27110002	Conturi curente la banci EUR	EUR	120,230.16	0.00	1,491,855.38	1,910,242.10	11,641,041.09	11,066,856.62	694,414.63	0.00
27420001	Împrumuturi la termen primite de la institutii de credit - FONDUL DE GARANTARE	EUR	0.00	0.00	0.00	509,850.00	0.00	509,850.00	0.00	509,850.00
28110005	Active financiare restante Stage 1 -PF	RON	0.00	0.00	114.96	114.96	1,443,690.00	1,443,690.00	0.00	0.00
28110006	Active financiare restante -Staje 1-PJ	RON	398,594.10	0.00	200,142.26	200,142.26	2,390,215.80	2,788,809.90	0.00	0.00
28171007	Creante atasate -IFRS -PF	RON	1,845.35	0.00	31.61	31.61	144,554.12	146,399.47	0.00	0.00
28171008	Creante atasate-IFRS -PJ	RON	16,806.88	0.00	51,126.22	89,945.41	1,329,419.25	1,334,469.26	11,756.87	0.00

CodCont	Denumire	Valuta	Sold Initial		Rulaj lunar		Rulaj cumulat		Sold final	
			Debit	Credit	Debit	Credit	Debit	Credit	Debit	Credit
28171011	Creante atasate Penalizatoare -IFRS-PF	RON	0.00	0.00	0.52	0.52	34,566.65	34,566.65	0.00	0.00
28171012	Creante atasate Penalizatoare-IFRS -PJ	RON	36,304.50	0.00	511.38	511.38	198,996.69	235,301.19	0.00	0.00
28171018	Creante atasate-IFRS -PJ EUR	EUR	0.00	0.00	65,887.67	19,619.64	209,598.61	133,728.74	75,869.87	0.00
28172005	Sume de amortizat-IFRS-PF	RON	-13,744.68	0.00	-0.59	0.00	10,430.63	-3,313.96	-0.09	0.00
28172006	Sume de amortizat-IFRS-PJ	RON	-57,522.99	0.00	10,489.96	19,827.00	-63,706.20	-89,906.31	-31,322.88	0.00
28172016	Sume de amortizat-IFRS-PJ EUR	EUR	0.00	0.00	-1,233.72	39,670.87	5,689.44	246,097.21	-240,407.77	0.00
28210005	Active financiare pentru care riscul de credit a crescut semnificativ-IFRS-PF	RON	0.00	0.00	2,805.79	0.00	1,746,237.24	1,743,431.45	2,805.79	0.00
28210006	Active financiare pentru care riscul de credit a crescut semnificativ-IFRS-PJ	RON	654.88	0.00	16,596.21	67,778.28	2,343,777.18	2,342,867.00	1,565.06	0.00
28271005	Creante atasate-IFRS-PF	RON	5,441.57	0.00	8,045.13	31,380.00	196,792.36	202,033.80	200.13	0.00
28271006	Creante atasate-IFRS-PJ	RON	9,154.32	0.00	28,979.87	106,140.35	1,362,765.74	1,349,899.74	22,020.32	0.00
28271007	Creante atasate penalizatoare-IFRS-PF	RON	0.00	0.00	398.18	0.00	85,921.92	85,523.74	398.18	0.00
28271008	Creante atasate penalizatoare-IFRS-Pj	RON	78.85	0.00	271.42	9,281.18	635,582.45	635,514.42	146.88	0.00
28271016	Creante atasate-IFRS-PJ EUR	EUR	0.00	0.00	0.00	0.00	90,650.82	90,650.82	0.00	0.00
28272005	Sume de amortizat-IFRS-PF	RON	40.54	0.00	-1.30	-340.85	-1,152.97	-1,111.24	-1.19	0.00
28272006	Sume de amortizat-IFRS-PJ	RON	-3,170.19	0.00	127.52	-4,339.72	-132,730.86	-136,097.15	196.10	0.00
28272016	Sume de amortizat-IFRS-PJ EUR	EUR	0.00	0.00	0.00	0.00	-2,115.37	-2,115.37	0.00	0.00
28311001	Active financiare depreciate la data raportarii-IFRS-PF	RON	231,919.64	0.00	1,809.07	5,799.76	626,155.55	595,535.17	262,540.02	0.00
28311002	Active financiare depreciate la data raportarii-IFRS-PJ	RON	4,979,958.21	0.00	72,777.95	41,696.80	1,956,107.95	1,025,594.12	5,910,472.04	0.00
28371101	Creante atasate-IFRS-PF	RON	421,496.50	0.00	32,133.95	1,819.65	125,872.99	357,600.82	189,768.67	0.00
28371102	Creante atasate-IFRS-PJ	RON	973,335.38	0.00	174,066.80	77,853.27	1,409,718.20	1,005,414.60	1,377,638.98	0.00
28371103	Creante atasate penalizatoare -IFRS-PF	RON	760,712.74	0.00	238.79	4,303.69	45,080.95	74,510.16	731,283.53	0.00

CodCont	Denumire	Valuta	Sold Initial		Rulaj lunar		Rulaj cumulat		Sold final	
			Debit	Credit	Debit	Credit	Debit	Credit	Debit	Credit
28371104	Creante atasate penalizatoare -IFRS-PJ	RON	2,947,362.51	0.00	915,163.01	2,865.28	9,437,695.90	2,009,178.69	10,375,879.72	0.00
28371112	Creante atasate-IFRS-PJ EUR	EUR	0.00	0.00	0.00	0.00	39,413.09	39,413.09	0.00	0.00
28372001	Sume de amortizat-IFRS-PF	RON	-1,038.73	0.00	-435.78	-0.77	9.37	-591.83	-437.53	0.00
28372002	Sume de amortizat-IFRS- PJ	RON	-36,868.33	0.00	-3,500.27	0.00	-33,762.05	-36,078.37	-34,552.01	0.00
28372012	Sume de amortizat-IFRS- PJ EUR	EUR	0.00	0.00	0.10	0.00	0.02	0.02	0.00	0.00
29122100	Pierderi asteptate aferente activelor financiare depreciate la data raportarii-PF	RON	0.00	1,593,049.88	4,025.01	76,561.21	843,733.18	410,155.71	0.00	1,159,472.41
29122200	Pierderi asteptate aferente activelor financiare depreciate la data raportarii-PJ	RON	0.00	8,502,387.16	-92,193.77	950,448.75	1,358,737.40	9,381,065.45	0.00	16,524,715.21
29212001	Ajustari pentru pierderi asteptate calculate la nivel colectiv-Pierderi asteptate pe urmatoarele 12 luni -PF	RON	0.00	18,605.43	562.50	0.00	-16,579.02	-26,965.20	0.00	8,219.25
29212002	Ajustari pentru pierderi asteptate calculate la nivel colectiv-Pierderi asteptate pe urmatoarele 12 luni -PJ	RON	0.00	61,210.21	24.54	141.93	46,964.62	29,689.10	0.00	43,934.69
29212012	Ajustari pentru pierderi asteptate calculate la nivel colectiv-Pierderi asteptate pe urmatoarele 12 luni -PJ EUR	EUR	0.00	0.00	0.00	112,737.06	71,744.32	184,481.38	0.00	112,737.06
29221001	Pierderi asteptate aferente activelor financiare pentru care riscul de credit a crescut semnificativ-IFRS-PF	RON	0.00	0.00	-2,729.04	0.00	286,222.78	288,951.82	0.00	2,729.04
29221002	Pierderi asteptate aferente activelor financiare pentru care riscul de credit a crescut semnificativ-IFRS-PJ	RON	0.00	0.00	585.45	-140,676.17	-742,157.52	-545,384.55	0.00	196,772.97
29221012	Pierderi asteptate aferente activelor financiare pentru care riscul de credit a crescut semnificativ-IFRS-PJ EUR	EUR	0.00	0.00	0.00	0.23	0.00	148.16	0.00	148.16
29700001	Ajustari pentru dobânzi aferente creantelor depreciate-PF	RON	0.00	163,374.71	0.00	752.71	0.00	-125,987.15	0.00	37,387.56
29700002	Ajustari pentru dobânzi aferente creantelor depreciate-PJ	RON	0.00	226,694.22	0.00	79,194.71	0.00	452,441.98	0.00	679,136.20

CodCont	Denumire	Valuta	Sold Initial		Rulaj lunar		Rulaj cumulat		Sold final	
			Debit	Credit	Debit	Credit	Debit	Credit	Debit	Credit
34300000	Decontari intre inst. financiara si subunitati - viramente interne	RON	0.00	0.00	2,056,605.87	2,056,605.87	13,748,385.01	13,748,385.01	0.00	0.00
35110000	Personal-salarii datorate	RON	0.00	0.00	31,593.00	22,912.00	205,562.00	209,516.00	0.00	3,954.00
35120000	Personal - ajutoare materiale datorate-CM	RON	0.00	0.00	0.00	0.00	2,343.00	2,343.00	0.00	0.00
35212000	CAS angajat	RON	0.00	6,542.00	6,285.00	6,679.00	74,547.00	74,684.00	0.00	6,679.00
35213000	CASS angajati	RON	0.00	0.00	2,584.00	2,771.00	27,746.00	30,517.00	0.00	2,771.00
35214000	CASS angajator	RON	0.00	2,662.00	0.00	0.00	2,662.00	0.00	0.00	0.00
35261300	Contributia unitatii la FNUAS	RON	0.00	-478.00	0.00	0.00	2,716.00	3,194.00	0.00	0.00
35261400	Contributie asiguratorie pentru munca-CAM	RON	0.00	587.00	542.00	601.00	6,683.00	6,697.00	0.00	601.00
35262000	Alte creante sociale	RON	3,590.00	0.00	0.00	0.00	1,041.00	3,156.00	1,475.00	0.00
35311000	Impozitul pe profit curent	RON	0.00	14,932.00	0.00	88,077.00	231,492.00	304,637.00	0.00	88,077.00
35323000	TVA de plata	RON	0.00	927.00	0.00	0.00	1,769.00	842.00	0.00	0.00
35327000	TVA colectata	RON	0.00	0.00	0.00	0.00	842.00	842.00	0.00	0.00
35330000	Impozit salarii	RON	0.00	1,671.00	1,534.00	1,667.00	18,749.00	18,745.00	0.00	1,667.00
35360000	Alte impozite , taxe si varsaminte asimilate	RON	0.00	-317.75	0.00	0.00	14,406.40	12,694.15	0.00	-2,030.00
35360001	Alte impozite, taxe si varsaminte asimilate - TVA DE PLATA EU	RON	0.00	0.00	2,154.00	2,639.37	11,089.36	15,705.84	0.00	4,616.48
35366000	Impozit retinere la sursa - IMP CHIRII PERSOANE FIZICE	RON	0.00	0.00	1,327.00	1,328.00	9,270.00	10,598.00	0.00	1,328.00
35369000	Impozit pe dividende-DUMITRU CARMEN CRISTINA	RON	0.00	0.00	0.00	26,483.00	0.00	26,483.00	0.00	26,483.00
35391000	Alte datorii fata de bugetul statului	RON	0.00	4,805.00	13,887.00	8,932.00	99,154.00	103,281.00	0.00	8,932.00
35392000	Alte creante privind bugetul statului	RON	3,971.00	0.00	0.00	0.00	36,734.00	40,705.00	0.00	0.00
35404000	Dividende de plata-NEXT CAP VENTURES	RON	0.00	0.00	0.00	0.00	810,828.61	810,828.61	0.00	0.00

CodCont	Denumire	Valuta	Sold Initial		Rulaj lunar		Rulaj cumulat		Sold final	
			Debit	Credit	Debit	Credit	Debit	Credit	Debit	Credit
35406000	Dividende de plata-DUMITRU CARMEN CRISTINA	RON	0.00	0.00	264,826.22	264,826.22	264,826.22	264,826.22	0.00	0.00
35516000	Depozite de garantii varsate	RON	12,500.00	0.00	0.00	0.00	0.00	0.00	12,500.00	0.00
35560000	Debitori diversi RON	RON	81,220.20	0.00	3,986.15	330.39	15,480.51	20,406.71	76,294.00	0.00
35560100	Cienti debitori- RON	EUR	0.00	0.00	0.00	0.00	2,278,337.01	2,278,337.01	0.00	0.00
35560100	Cienti debitori- RON	RON	183,615.63	0.00	50,000.00	50,961.00	86,395.20	95,351.79	174,659.04	0.00
35660000	Furnizori	RON	0.00	114,532.70	38,786.36	25,406.86	1,006,324.82	951,371.82	0.00	59,579.70
35660001	Creditori diversi - indemnizatii management	RON	0.00	0.00	1,702.00	4,100.00	88,004.00	92,800.00	0.00	4,796.00
35660002	CREDITORI DIVERSI - DECONTURI	RON	0.00	0.00	0.00	0.00	6,880.00	6,880.00	0.00	0.00
35660012	FURNIZORI -EURO	EUR	0.00	339,217.26	20,083.64	12,976.08	413,986.67	87,735.20	0.00	12,965.79
35660100	Cienti creditori DIVERSI	EUR	0.00	0.00	0.00	39.50	21.00	25,513.50	0.00	25,492.50
35814000	Imprumuturi primite de la actionari -RON	RON	0.00	0.00	0.00	438,343.00	0.00	438,343.00	0.00	438,343.00
35820000	ALTE IMPRUMUTURI -RON	RON	0.00	750,000.00	200,000.00	0.00	950,000.00	1,200,000.00	0.00	1,000,000.00
35821000	ALTE IMPRUMUTURI-EUR	EUR	0.00	5,869,679.74	10,000.00	997,881.09	1,670,940.06	5,778,999.69	0.00	9,977,739.37
35871000	DATORII ATASATE LA ALTE IMPRUMUTURI EUR	EUR	0.00	0.00	38,433.32	38,433.32	321,465.11	321,465.11	0.00	0.00
35871001	DATORII ATASATE LA ALTE IMPRUMUTURI	RON	0.00	0.00	27,825.11	27,825.11	588,626.64	588,626.64	0.00	0.00
36120000	Alte active detinute in vederea vanzaarii-IFRS	RON	4,813,600.00	0.00	0.00	0.00	3,710,327.49	5,286,400.00	3,237,527.49	0.00
36220000	Materiale si alte consumabile	RON	0.00	0.00	1,000.00	1,000.00	12,470.57	13,170.57	-700.00	0.00
37210000	Pozitie de schimb	EUR	0.00	0.00	2,315,042.95	2,315,042.95	12,224,638.07	12,224,638.07	0.00	0.00
37220000	Contravaloarea pozitiei de schimb	RON	0.00	0.00	2,315,042.95	2,315,042.95	12,224,638.07	12,224,638.07	0.00	0.00
37500000	Chelt.inregistrate in avans	RON	13,637.60	0.00	2,301.00	3,173.15	33,849.87	43,086.99	4,400.48	0.00
37600000	Venituri in avans	RON	0.00	8,357.28	11.44	23,113.86	70,977.62	85,734.20	0.00	23,113.86

CodCont	Denumire	Valuta	Sold Initial		Rulaj lunar		Rulaj cumulat		Sold final	
			Debit	Credit	Debit	Credit	Debit	Credit	Debit	Credit
37600002	Comision Deferare	RON	0.00	10,192.12	0.00	0.00	10,192.12	0.00	0.00	0.00
37600010	Venituri in avans EUR	EUR	0.00	0.00	111,411.34	44,598.85	381,084.71	580,649.43	0.00	199,564.72
37720000	Cheltuieli de platit- furnizori factori nesosite	RON	0.00	125,889.36	0.00	0.00	125,889.36	0.00	0.00	0.00
37800000	venituri de primit	RON	696.46	0.00	0.00	0.00	0.00	0.00	696.46	0.00
37990000	Decontari din operatii in curs de clarificare-viramente	RON	0.00	0.00	0.00	0.00	45,754.19	46,859.01	0.00	1,104.82
39290000	Ajustari pentru pierderi a?teptate aferente crean?elor din opera?iuni diverse ?i activelor aferente unui contract ?i alte ajustari	RON	0.00	165,453.26	0.00	0.00	0.00	0.00	0.00	165,453.26
43210000	Amenajari terenuri si constructii in curs	RON	75,305.22	0.00	0.00	0.00	0.00	0.00	75,305.22	0.00
44190000	Alte imobilizari necorporale	RON	141,735.13	0.00	0.00	0.00	2,494.99	0.00	144,230.12	0.00
44211000	Terenuri	RON	62,242.30	0.00	0.00	0.00	0.00	31,121.14	31,121.16	0.00
44220000	Constructii-imobilizari corporale	RON	111,461.63	0.00	0.00	0.00	0.00	0.00	111,461.63	0.00
44233000	Mijloace de transport	RON	57,477.00	0.00	0.00	36,533.00	113,370.64	36,533.00	134,314.64	0.00
44240000	Mobilier,echipam.de protectie	RON	108,434.68	0.00	0.00	0.00	3,176.99	0.00	111,611.67	0.00
46110000	Amortizarea imobilizarilor necorporale	RON	0.00	131,157.67	0.00	265.49	0.00	3,088.33	0.00	134,246.00
46123000	Amortizarea instalatiilor tehnice si mijloacelor de transport	RON	0.00	57,477.00	36,533.00	2,361.89	36,533.00	4,723.78	0.00	25,667.78
46124001	Amortizarea altor active corporale (mobilier, aparatura birotica, etc.)	RON	0.00	268,753.92	0.00	546.14	31,121.14	10,138.48	0.00	247,771.26
50120000	Capital social subscris si varsat	RON	0.00	6,500,000.00	0.00	0.00	0.00	0.00	0.00	6,500,000.00
51210000	Rezerva legala inainte de deducere impozit	RON	0.00	122,920.00	0.00	113,059.00	0.00	113,059.00	0.00	235,979.00
51900000	Alte rezerve	RON	0.00	25,706.90	0.00	0.00	0.00	0.00	0.00	25,706.90
55900000	Alte provizioane	RON	0.00	3,676.00	0.00	0.00	0.00	0.00	0.00	3,676.00
58110021	Rezultatul reportat 2021	RON	0.00	118,565.98	0.00	0.00	118,565.98	0.00	0.00	0.00

CodCont	Denumire	Valuta	Sold Initial		Rulaj lunar		Rulaj cumulat		Sold final	
			Debit	Credit	Debit	Credit	Debit	Credit	Debit	Credit
58110022	REZULTATUL REPORTAT 2022	RON	0.00	330,285.21	0.00	0.00	330,285.21	0.00	0.00	0.00
58110023	Rezultat reportat 2023	RON	0.00	152,727.66	0.00	0.00	152,727.66	0.00	0.00	0.00
58110024	Rezultatul reportat 2024	RON	0.00	0.00	264,826.22	0.00	474,075.98	474,075.98	0.00	0.00
58172000	Rezultatul reportat provenit din implementarea IFRS ca baza a contabilitatii	RON	0.00	9,949.35	0.00	0.00	0.00	0.00	0.00	9,949.35
58180008	REZULTAT DIN TRECEREA LA IFRS	RON	0.00	682,739.39	0.00	0.00	0.00	0.00	0.00	682,739.39
59100000	Profit sau Pierdere	RON	0.00	503,238.98	1,498,957.67	1,457,388.85	20,859,544.12	22,312,854.16	0.00	1,956,549.02
59200000	Repartizarea profitului	RON	29,163.00	0.00	113,059.00	0.00	113,059.00	29,163.00	113,059.00	0.00
60420000	Cheltuieli cu chirile	RON	0.00	0.00	16,597.70	16,597.70	159,964.00	159,964.00	0.00	0.00
60610000	Cheltuieli diferite curs valutar	RON	0.00	0.00	24,183.04	24,183.04	222,189.17	222,189.17	0.00	0.00
61110000	Cheltuieli cu indemnizatii si salarii -IFRS	RON	0.00	0.00	22,912.00	22,912.00	208,475.00	208,475.00	0.00	0.00
61141000	Cheltuieli cu tichetele de masa acordate angajatilor	RON	0.00	0.00	1,000.00	1,000.00	6,425.00	6,425.00	0.00	0.00
61161000	Cheltuieli cu alte beneficii ale angajatilor	RON	0.00	0.00	330.98	330.98	4,295.36	4,295.36	0.00	0.00
61270000	Alte cheltuieli privind protectia sociala	RON	0.00	0.00	601.00	601.00	6,697.00	6,697.00	0.00	0.00
61700000	CHELT PRIVIND PERSONALUL	RON	0.00	0.00	0.00	0.00	4,040.00	4,040.00	0.00	0.00
62100000	Chelt.cu taxe si varsaminte asimilate	RON	0.00	0.00	0.00	0.00	13,894.71	13,894.71	0.00	0.00
63200000	Cheltuieli cu materialele si alte consumabile	RON	0.00	0.00	119.94	119.94	9,520.99	9,520.99	0.00	0.00
63200001	Cheltuieli combustibil deductibil	RON	0.00	0.00	559.74	559.74	7,265.41	7,265.41	0.00	0.00
63200002	Cheltuieli combustibil nedeductibil	RON	0.00	0.00	559.73	559.73	7,265.20	7,265.20	0.00	0.00
63200003	Cheltuieli cu materialele ?i alte consumabile	RON	0.00	0.00	0.00	0.00	987.96	987.96	0.00	0.00
63300000	Cheltuieli privind alte stocuri	RON	0.00	0.00	0.00	0.00	1,576,072.51	1,576,072.51	0.00	0.00
63410000	Cheltuieli de intretinere si reparatii	RON	0.00	0.00	0.00	0.00	19,860.89	19,860.89	0.00	0.00

CodCont	Denumire	Valuta	Sold Initial		Rulaj lunar		Rulaj cumulat		Sold final	
			Debit	Credit	Debit	Credit	Debit	Credit	Debit	Credit
63420000	Cheltuieli privind energia si apa-APA	RON	0.00	0.00	630.49	630.49	12,257.73	12,257.73	0.00	0.00
63430000	Chelt.cu servicii postale si telecomunicatii	RON	0.00	0.00	264.04	264.04	16,581.26	16,581.26	0.00	0.00
63440000	Cheltuieli cu colaboratorii si de intermediere	RON	0.00	0.00	2,250.00	2,250.00	98,925.00	98,925.00	0.00	0.00
63440010	Cheltuieli cu onorarii notari	RON	0.00	0.00	0.00	0.00	11,643.00	11,643.00	0.00	0.00
63440020	Cheltuieli cu onorarii avocati	RON	0.00	0.00	0.00	0.00	25,759.42	25,759.42	0.00	0.00
63440030	Cheltuieli cu evaluatori	RON	0.00	0.00	0.00	0.00	600.00	600.00	0.00	0.00
63440040	Cheltuieli cu executori	RON	0.00	0.00	0.00	0.00	171.36	171.36	0.00	0.00
63440050	Cheltuieli cu indemnizatiile managemen	RON	0.00	0.00	4,100.00	4,100.00	92,800.00	92,800.00	0.00	0.00
63440060	Cheltuieli cu rapoarte pf & pj	RON	0.00	0.00	239.98	239.98	1,907.96	1,907.96	0.00	0.00
63450000	Cheltuieli cu deplasari, detasari, transferari si transportul personalului si bunurilor	RON	0.00	0.00	0.00	0.00	114.14	114.14	0.00	0.00
63471000	Cheltuieli cu primele de asigurare-IMOBILE+TERENURI	RON	0.00	0.00	0.00	0.00	260.00	260.00	0.00	0.00
63471001	Cheltuieli cu primele de asigurare-AUTO	RON	0.00	0.00	2,876.54	2,876.54	8,209.24	8,209.24	0.00	0.00
63479001	Alte cheltuieli cu servicii -tehnice IT	RON	0.00	0.00	271.73	271.73	9,220.94	9,220.94	0.00	0.00
63479002	Alte cheltuieli cu serviciile dezvoltare IT	RON	0.00	0.00	0.00	0.00	2,486.90	2,486.90	0.00	0.00
63479003	Alte cheltuieli cu serviciile conta si audit	RON	0.00	0.00	12,010.72	12,010.72	197,217.93	197,217.93	0.00	0.00
63479008	Alte cheltuieli cu serviciile de personal	RON	0.00	0.00	363.00	363.00	1,633.50	1,633.50	0.00	0.00
63479009	Alte cheltuieli cu alte servicii executate	RON	0.00	0.00	1,263.55	1,263.55	238,385.62	238,385.62	0.00	0.00
63479011	Cheltuieli cu serviciile platforma	RON	0.00	0.00	15,207.81	15,207.81	94,150.17	94,150.17	0.00	0.00
63520000	Chelt.protocol	RON	0.00	0.00	269.52	269.52	2,998.00	2,998.00	0.00	0.00
64910000	Despagubiri, amenzi si penalitati	RON	0.00	0.00	99.00	99.00	6,645.27	6,645.27	0.00	0.00

CodCont	Denumire	Valuta	Sold Initial		Rulaj lunar		Rulaj cumulat		Sold final	
			Debit	Credit	Debit	Credit	Debit	Credit	Debit	Credit
64930000	Cheltuieli privind sponsorizarile	RON	0.00	0.00	0.00	0.00	1,500.00	1,500.00	0.00	0.00
64970001	Alte cheltuieli diverse de exploatare nedeductibile	RON	0.00	0.00	0.00	0.00	1,959.85	1,959.85	0.00	0.00
65100000	Amortizare mf.necorporale	RON	0.00	0.00	265.49	265.49	3,088.33	3,088.33	0.00	0.00
65200000	Amortizare mf.corporale	RON	0.00	0.00	2,908.03	2,908.03	14,862.26	14,862.26	0.00	0.00
66212001	Cheltuieli cu ajustari pentru pierderi asteptate pe urmatoarele 12 luni	RON	0.00	0.00	112,830.35	112,830.35	841,424.57	841,424.57	0.00	0.00
66222001	Cheltuieli cu ajustari pentru pierderi asteptate aferente activelor financiare pentru care riscul de credit a crescut semnificat	RON	0.00	0.00	0.00	0.00	2,289,358.24	2,289,358.24	0.00	0.00
66232001	Cheltuieli cu ajustari pentru pierderi asteptate aferente activelor financiare depreciate la data raportarii	RON	0.00	0.00	1,035,300.89	1,035,300.89	11,396,114.27	11,396,114.27	0.00	0.00
66270001	Cheltuieli cu ajustari pentru dobânzi calculate aferente creantelor depreciate	RON	0.00	0.00	79,947.42	79,947.42	326,454.83	326,454.83	0.00	0.00
66800000	Pierderi din creante nerecuperabile NEacoperite cu ajustari pt depreciere	RON	0.00	0.00	0.00	0.00	1,142,187.02	1,142,187.02	0.00	0.00
67221000	Chelt.priv dob.la imprumuturi in RON-IFRS	RON	0.00	0.00	27,825.11	27,825.11	588,626.64	588,626.64	0.00	0.00
67222000	Chelt.priv dob.la imprumuturi in valuta-IFRS	RON	0.00	0.00	44,582.32	44,582.32	371,666.38	371,666.38	0.00	0.00
67900000	Chelt.cu comisioane bancare-IFRS	RON	0.00	0.00	510.55	510.55	5,505.47	5,505.47	0.00	0.00
69100000	Chelt.cu imp.pe profit	RON	0.00	0.00	88,077.00	88,077.00	304,637.00	304,637.00	0.00	0.00
70214000	Dobanzi de la creditele de consum si vanzari in rate	RON	0.00	0.00	419,857.07	419,857.07	3,516,589.90	3,516,589.90	0.00	0.00
70280000	Dobanzi din creante restante si indoielnice	RON	0.00	0.00	907,511.61	907,511.61	9,593,827.21	9,593,827.21	0.00	0.00
70290000	Comisioane incasate la op.cu client.	RON	0.00	0.00	0.00	0.00	10,192.12	10,192.12	0.00	0.00
70610000	Venituri cheltuieli diferite curs valutar	RON	0.00	0.00	14,871.73	14,871.73	61,563.54	61,563.54	0.00	0.00
74620000	Venituri din cedarea activelor corporale	RON	0.00	0.00	50,000.00	50,000.00	50,000.00	50,000.00	0.00	0.00

CodCont	Denumire	Valuta	Sold Initial		Rulaj lunar		Rulaj cumulat		Sold final	
			Debit	Credit	Debit	Credit	Debit	Credit	Debit	Credit
74997000	Alte venituri diverse de exploatare	RON	0.00	0.00	0.00	0.00	2,278,337.01	2,278,337.01	0.00	0.00
74997200	Alte venituri diverse de exploatare	RON	0.00	0.00	0.00	0.00	5,175.80	5,175.80	0.00	0.00
76212001	Venituri din ajustari pentru pierderi in urmatoarele 12 luni	RON	0.00	0.00	587.04	587.04	4,645,513.37	4,645,513.37	0.00	0.00
76222001	Venituri din ajustari pentru pierderi asteptate aferente activelor financiare pentru care riscul de credit a crescut semnificati	RON	0.00	0.00	6,147.34	6,147.34	277,602.84	277,602.84	0.00	0.00
76232001	Venituri din ajustari pentru pierderi asteptate aferente activelor financiare depreciate la data raportarii	RON	0.00	0.00	52,507.41	52,507.41	1,730,339.50	1,730,339.50	0.00	0.00
76700000	Venituri din recuperari de creante amortizate	RON	0.00	0.00	5,905.59	5,905.59	143,704.33	143,704.33	0.00	0.00
77100000	Dobânzi de la conturile curente-IFRS	RON	0.00	0.00	1.06	1.06	8.54	8.54	0.00	0.00
91400000	Garantii primite de la clientela	RON	0.00	9,207,500.86	0.00	0.00	0.00	-2,600,974.00	0.00	6,606,526.86
91450000	Ipoteци imobiliare	EUR	0.00	0.00	0.00	2,692,581.24	7,617.60	29,352,544.20	0.00	29,344,926.60
91450000	Ipoteци imobiliare	RON	0.00	32,956,161.02	0.00	700,000.00	0.00	5,636,358.16	0.00	38,592,519.18
91450002	Garantii-AUTOTURISME	RON	0.00	264,316.00	0.00	0.00	0.00	0.00	0.00	264,316.00
95550000	inchidere conturi pozitie contravaloare	EUR	1,120,229.84	0.00	0.00	250,584.34	5,693.53	5,367,642.16	0.00	4,241,718.79
95550000	inchidere conturi pozitie contravaloare	RON	0.00	1,224,810.62	242,693.32	0.00	5,237,690.27	0.00	4,012,879.65	0.00
97202000	Bilet la ordin	RON	0.00	4,540,000.00	0.00	0.00	0.00	0.00	0.00	4,540,000.00
99311000	Creante sc.din activ si urm.in conti.-IMPRUMUT RESTANT EXTRAB.	RON	410,775.46	0.00	0.00	174.89	0.00	24,920.02	385,855.44	0.00
99311001	Creante sc.din activ si urm.in conti.-IMPRUMUT RESTANT EXTRAB.-OFFLINE	RON	15,860.37	0.00	0.00	1,000.00	0.00	12,000.00	3,860.37	0.00
99312000	Creante sc.din activ si urm.in conti.-PENALITATI CAPITAL EXTRAB.	RON	2,932,962.00	0.00	0.00	4,730.70	0.00	123,860.00	2,809,102.00	0.00
99322000	Dobanzi af.creant.sc.din activ si urm.in conti.-DOB.RESTANT EXTRAB.	RON	105,666.13	0.00	0.00	0.00	0.00	6,104.26	99,561.87	0.00

CodCont	Denumire	Valuta	Sold Initial		Rulaj lunar		Rulaj cumulat		Sold final	
			Debit	Credit	Debit	Credit	Debit	Credit	Debit	Credit
99370000	Creante atasate--COMISION EXTRABILANTIER	RON	3,600.00	0.00	0.00	0.00	0.00	0.00	3,600.00	0.00
99990000	Correspondent extrabilantier	EUR	104,580.78	0.00	2,700,472.26	0.00	29,482,496.09	13,311.13	29,573,765.74	0.00
99990000	Correspondent extrabilantier	RON	39,910,985.88	3,600.00	711,811.18	5,905.59	3,369,152.72	166,884.28	43,109,654.32	0.00
Total			71,491,832.10	75,083,560.14	28,385,929.14	28,385,929.14	253,945,337.90	253,945,337.90	121,146,898.14	124,738,626.18

Director General, Grigoras Silvia

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