

**Ukraine asset management quarterly report**  
**“Motor Finance” business performance indicators**

December 2023

<b>Profit&amp;Loss statement</b>	<b>From 01 Jan 2023 till 31 Oct, 2023</b>	
	Currency , UAH	
interest income	19 524 818	
Interest expenses	-1 349 374	
Commission payments received	2 410 741	
<i>Gross profit (after commissions) / monthly</i>	<i>20 586 185</i>	
Personnel expenses	-9 219 187	
Direct variable expenses (linked to leases)	-2 548 432	
Acquisition costs	-2 520 622	
Other OPEX	-1 807 234	
<i>Total OPEX</i>	<i>(16 095 475)</i>	
<b>Profit/Loss in period</b>	<b>4 490 710</b>	
<b>Portfolio data</b>	<b>From 01 Jan 2023 till 31 Oct, 2023</b>	
New cars leased	210	
Total cars on active lease (incl. previous periods)	303	
Amount of new leases	54 003 155	
Total amount of active leases (incl. previous periods)	74 066 640	
NPL for the period, %	2.38%	
<b>Ballance sheet</b>	<b>On 01 Jan, 2023</b>	<b>On 31 Oct, 2023</b>
<b>Assets (cash and portfolio)</b>	<i>58 720 682</i>	<i>70 086 072</i>
Cash	25 842 243	10 741 526
Portfolio of leased cars	32 878 439	58 413 337
Cars recovered and to be sold (market value)	0	931 209
<b>Liabilities</b>	<i>58 720 681</i>	<i>70 086 072</i>
Debt to Debitum investors	82 753 001	82 753 001
Accrued interest for Debitum investors	0	1 349 374
Equity	3 400 000	3 400 000
Net/profit loss	-27 432 320	-17 416 303