

Financial Statements 2023

Type of financial statement/ accounting reporting: **IN**

<i>Check only if applicable:</i>	<input type="checkbox"/> Large Taxpayers submitting their balance sheet in Bucharest
	<input type="checkbox"/> Branch

Year Semester | Year | 2023

Entity | AVENTUS GROUP IFN SA

Address	County	Sector	Locality				
	Bucharest	sector 6	Bucharest				
	Street	No.	Building	Entrance	Ap.	Phone	no.
	IBD. VIRTUTII		19D				

Trade Register Number | J40/8112/2021 | Unique registration code | 4 | 4 | 2 | 2 | 8 | 2 | 8 | 1 | |

Ownership form

34 - Joint stock companies

Predominant activity (CAEN class code and name)

6492 Other credit activities

Predominant activity actually carried out (CAEN class code and name)

6492 Other credit activities

<input type="radio"/> Annual financial statement	on
<input checked="" type="radio"/> Annual reporting	31.12.2023

LEI code (Legal Entity Identifier, according to ISO 17442)

Drawn up by non-banking financial institutions under the conditions of IFRS application starting with the financial year of 2023, taking as reference the requirements of NBR Order no. 4/2022

Indicators (lei):	Equity - total	2.602.511
	Profit/Loss	3.786.010

ADMINISTRATOR,

Surname and first name

TURCAU FLAVIU VIOREL

Signature _____

Digitally signed by
FLAVIU-VIOREL TURCAU
 Date: 2024.06.04
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Electronic signature

DRAWN UP,

Surname and first name

CONCEPT CONTENT SRL

Status

22-- AUTHORIZED LEGAL PERSONS , CECCAR MEMBERS

Registration number in the professional body:

14906

Signature (illegible)



VALIDATED FORM

BALANCE SHEET

on 31.12.2023

Code 10

- lei -

10.01 - (A) ASSETS	Position code	Balance on :	
		01.01.2023	31.12.2023
A	B	1	2
Cash, demand deposits with credit institutions and other valuables (items 020+040)	010	311.339	1.866.523
Cash	020		0
Demand deposits with credit institutions and other valuables	040	311.339	1.866.523
Financial assets held for trading (items 060+070+080+090)	050		
Derivative financial instruments	060		
Equity instruments	070		
Debt securities	080		
Loans and advance payments	090		
Financial assets not held for trading, compulsorily valued at fair value through profit or loss (items 097+098+099)	096		
Equity instruments	097		
Debt securities	098		
Loans and advance payments	099		
Financial assets designated as at fair value through profit or loss (items 120+130)	100		
Debt securities	120		
Loans and advance payments	130		
Financial assets at fair value through other items of comprehensive income 142+143+144)	141		
Equity instruments	142		
Debt securities	143		
Loans and advance payments	144		
Financial assets valued at amortized cost (items 182+183)	181	3.746.922	24.103.947
Debt securities	182		
Loans and advance payments	183	3.746.922	24.103.947
Derivative financial instruments - hedge accounting	240		
Fair value changes related to hedged items in a hedging of a portfolio against interest rate risk	250		
Investments in subsidiaries, joint ventures and associated entities (items 261 +262+263)	260		
Shareholdings accounted for at cost	261		
Shareholdings at fair value through profit or loss	262		
Shareholdings at fair value through other items in other comprehensive income	263		
Tangible fixed assets (items 280+290) (10A.270.2=40A.104.5 - 40B.202.4 - 40C.201.4)	270	253.785	488.284
Tangible fixed assets	280	253.785	488.284
Real estate investment	290		
Intangible assets (items 310+320) (10A.300.2=40A.100.5-40B.200.4-40C.300.4)	300	492.323	459.990



Goodwill	310		
Other intangible fixed assets	320	492.323	459.990
Tax receivables (items 340+350)	330		
- Current tax receivables	340		
- Deferred tax receivables	350		
Other assets	360	33.200	54.799
Fixed assets and disposal groups classified as held for sale	370		
TOTAL ASSETS (items 010+050+096+ 100+141+181+240+250+260+270+300+330+360+370)	380	4.837.569	26.973.543
10.02-(B) DEBTS	Position code	Balance on :	
		01.01.2023	31.12.2023
A	B	1	2
Financial liabilities held for trading (items 020+030+040+050+060)	010		
Derivative financial instruments	020		
Short positions	030		
Loans received	040		
Debt securities issued	050		
Other financial liabilities	060		
Financial liabilities designated as at fair value through profit or loss (items 080+090+100)	070		
Loans received	080		
Debt securities issued	090		
Other financial liabilities	100		
Financial liabilities measured at amortized cost (items 120+130+140)	110	5.759.371	22.320.449
Loans received	120	4.800.726	20.586.080
Debt securities issued	130		
Other financial liabilities	140	958.645	1.734.369
Derivative financial instruments - hedge accounting	150		
Fair value changes related to hedged items in a hedging of a portfolio against interest rate risk	160		
Provisions (items 180+190+200+210+220+230)	170	85.284	199.121
Pensions and other post-employment defined benefit obligations	180		
Other long-term employee benefits	190	85.284	197.761
Restructuring	200		
Outstanding legal issues and tax disputes	210		
Commitments and guarantees given	220		
Other provisions	230	0	1.360
Tax liabilities (items 250+260)	240		1.040.969
Current tax liabilities	250		1.040.969
Deferred tax liabilities	260		
Other liabilities	280	176.413	810.493
Liabilities included in disposal groups classified as held for sale	290		
TOTAL LIABILITIES (items 010+070+110+150+ 160+170+240+280+290)	300	6.021.068	24.371.032



10.03 - (C) EQUITY	Position code	Balance on :	
		01.01.2023	31.12.2023
A	B	1	2
Share capital (items 020+030)	010	985.100	985.100
Paid-in capital	020	985.100	985.100
Unpaid subscribed capital	030		
Share premium	040		
Equity instruments issued other than share capital (items 060+070)	050		
Equity component of compound financial instruments	060		
Other equity instruments issued	070		
Other equity	080		
Cumulative amount of other comprehensive income (items 095+ 128)	090		
Items that will not be reclassified to profit or loss (items 100 + 110+120+122+320+330+360)	095		
<i>Tangible fixed assets</i>	100		
<i>Intangible fixed assets</i>	110		
<i>Actuarial gains or (-) losses on defined benefit pension plans</i>	120		
<i>Fixed assets and disposal groups classified as held for sale</i>	122		
<i>Fair value changes related to equity instruments valued at fair value through other comprehensive income</i>	320		
<i>Amount of ineffectiveness of hedging fair value of equity instruments at fair value through other comprehensive income</i>	330		
<i>Changes in fair value of equity instruments at fair value through other comprehensive income [hedged item]</i>	340		
<i>Changes in fair value of equity instruments at fair value through other comprehensive income [hedging instrument]</i>	350		
<i>Changes in fair value of financial liabilities at fair value through profit or loss attributable to changes in own credit risk</i>	360		
Items eligible for reclassification to profit or loss (poz.130+140+150+155+165+170)	128		
<i>Hedge of a net investment in a foreign operation [effective part]</i>	130		
<i>Currency conversion</i>	140		
<i>Derivative hedging financial instruments. Cash flow hedge reserve [effective part]</i>	150		
<i>Fair value changes relating to debt instruments measured at fair value through other comprehensive income</i>	155		
<i>Hedging instruments [undesignated items]</i>	165		
<i>Fixed assets and disposal groups classified as held for sale</i>	170		
Retained earnings	190	-460.210	-2.168.599
Revaluation reserves	200		
Other reserves	210		
(-) Own shares	240		
Profit or (-) loss for the financial year	250	-1.708.389	3.786.010
(-) Allocation of profit	255		



(-)Interim dividends	260		
Total equity (010+ 040+ 050+ 080+ 090+ 190+200+ 210+ 240+ 250+ 255+ 260)	300	-1.183.499	2.602.511
Total liabilities and equity (10B.300+10C.300) (10A.380)	310	4.837.569	26.973.543

ADMINISTRATOR,**DRAWN UP,**

Surname and first name

TURCAU FLAVIU VIOREL

Signature **FLAVIU-
VIOREL
TURCAU**

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FLAVIU-VIOREL
-TURCAU-

Date: 2024.06.04
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VALIDATED FORM

Surname and first name

CONCEPT CONTENTS SRL

Status

22-- AUTHORIZED LEGAL PERSONS , CECCAR MEMBERS

Signature (illegible)

Registration number in the professional body:

14906



PROFIT AND LOSS ACCOUNT
on 31.12.2023

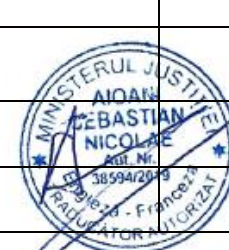
Code 20

- lei -

Indicator name	Position code	Financial year	
		31.12.2022	31.12.2023
A	B	1	2
Interest income (items 041+051+080+0851)	010		26.140.804
Interest income on financial assets valued at fair value through other comprehensive income	041		
Interest income on financial assets valued at amortized cost	051		26.140.804
Interest income on other assets	080		
Interest income on liabilities	085		
(Interest expense) (items 120+140+145)	090		2.227.016
(Interest expense on financial liabilities measured at amortized cost)	120		2.227.016
(Interest expense on other liabilities)	140		
(Interest expense on assets)	145		
Dividend income (items 191+192)	160		
Dividend income on financial assets at fair value through other comprehensive income	191		
Dividend income from investments in subsidiaries, joint ventures and associates (items 193+194)	192		
Dividend income on equity investments carried at cost	193		
Dividend income on shareholdings at fair value through other comprehensive income	194		
Fee and commission income	200		6.983.726
(Fee and commission expense)	210		1.359.296
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net (items 231+241+260+270)	220		-5.272.249
Gains or (-) losses on derecognition of financial assets at fair value through other comprehensive income, net	231		
Gains or (-) losses on derecognition of financial assets measured at amortized cost, net	241		
Gains or (-) losses on derecognition of financial liabilities measured at amortized cost, net	260		-5.272.249
Gains or (-) losses on derecognition of other financial assets and liabilities not measured at fair value through profit or loss, net	270		
Gains or (-) losses on financial assets and liabilities held for trading, net	280		
Gains or (-) losses on financial assets not held for trading, necessarily measured at fair value through profit or loss, net	287		
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	290		
Gains or (-) losses on hedge accounting, net	300		



Exchange rate differences [gain or (-) loss], net	310		-156.058
Gains or (-) losses on derecognition of non-financial assets, net	330		
Other operating income	340		97.587
(Other operating expenses)	350		9.156.675
TOTAL OPERATING INCOME, NET (010+160+200+220+280+287+290+300+310+330+340) -(090+210+350)	355		15.050.823
(Administrative expenses) (items 370+380)	360		3.623.624
(Staff expenses)	370		3.623.624
(Other administrative expenses) of which:	380		
(Utility expenses), of which:	381		
(Energy consumption expenses)	382		
(Natural gas consumption expenses)	383		
(Depreciation expense) (items 400+410+420)	390		261.135
(Depreciation expense related to tangible fixed assets)	400		261.135
(Depreciation expense related to real estate investments)	410		
(Depreciation expenses related to other intangible fixed assets)	420		
Gains or (-) losses from changes, net (items 426+427)	425		-6.339.085
Gains or (-) losses on changes in financial assets at fair value through other comprehensive income, net	426		
Gains or (-) losses on changes in financial assets measured at amortized cost, net	427		-6.339.085
(Provision expense or (-) income on reversals of provisions) (items 440 + 450)	430		
(Provision expense or (-) income on reversals of provisions for commitments and guarantees given)	440		
(Expenses on other provisions or (-) income on reversals of other provisions)	450		
(Impairment charges or (-) income from reversals of impairment losses on financial assets not measured at fair value through profit or loss) (items 481+491)	460		
(Impairment charges or (-) income from reversal of impairment losses on financial assets at fair value through other comprehensive income)	481		
(Expenses related to impairment losses or (-) income from reversal of impairment losses on financial assets measured at amortized cost)	491		
(Impairment expense or (-) income on reversal of impairment losses on investments in subsidiaries, joint ventures and associates)	510		
(Expenses related to impairment losses or (-) income from reversal of impairment losses on non-financial assets) (items 530+540+550+560+570)	520		
(Expenses related to impairment or (-) income from reversal of impairment losses on tangible fixed assets)	530		
(Expenses related to impairment or (-) income from reversal of impairment losses on real estate investments)	540		
(Expenses related to impairment or (-) income from reversal of impairment losses on goodwill)	550		
(Expenses related to impairment or (-) income from reversal of impairment losses on other intangible fixed assets)	560		
(Expenses related to impairment or (-) income from reversal of impairment losses on other non-financial assets)	570		
Income representing negative goodwill recognized in profit or loss	580		



Total income	585		
Profit or (-) loss from fixed assets and disposal groups classified as held for sale that cannot be considered discontinued operations	600		
PROFIT OR (-) LOSS ON CONTINUING OPERATIONS BEFORE TAXATION (items 010+160+200+220+280+287+290+300+310+330+340+425+580+600) - (poz.09+210+350+360+385+390+430+460+510+520)	610		4.826.979
(Expense or (-) tax income related to profit or loss from continuing operations), of which:	620		1.040.969
(Income tax expense resulting from settlements within the tax group in the area of income tax)	623		
(-) Income related to income tax resulting from settlements within the tax group in the area of income tax	626		
PROFIT OR (-) LOSS ON CONTINUING OPERATIONS AFTER TAXATION (items 610-620)	630		3.786.010
Profit or (-) loss from discontinued operations after taxation (items 650-660)	640		
Profit or (-) loss from discontinued operations before taxation	650		
(Tax expense or (-) income from discontinued operations), of which:	660		
(Income tax expense resulting from settlements within the tax group for income tax purposes)	663		
(-)Income from income tax income arising from settlements within the tax group in the area of income tax	666		
PROFIT OR (-) LOSS FOR THE FINANCIAL YEAR (items 630+640)	670		3.786.010

(col.1) : *) Not to be completed for achievements for the reporting period January 1, 2022 - December 31, 2022.

ADMINISTRATOR,**DRAWN UP,**

Surname and first name

TURCAU FLAVIU VIOREL

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TURCAU

Digitally signed by

FLAVIU-VIOREL

TURCAU
Date:2024.06.04
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VALIDATED FORM

Surname and first name

CONCEPT CONTENT SRL

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Registration number in the professional body:

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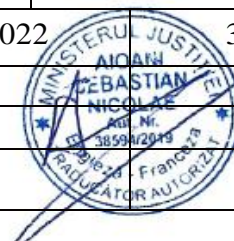
INFORMATIVE DATA

Code 30

as at 31.12.2023

- lei -

I. Data on the recorded result		Position code	Number of units	Amounts	
A		B	1	2	
Units having recorded a profit	(Code 20.670.2>=0)	101	1	3.786.010	
Units having recorded a loss	(Code 20.670.2<0)	102	0	0	
Units registering neither profit nor loss		103	0	0	
II Data on outstanding payments		Position code	Total, col. 2+3	of which:	
A		B	1=2+3	For current activity	For investment activity
A		B	1=2+3	2	3
Outstanding payments - total	(items 202+206+212+213+214+215+216+221), of which:	201			
Outstanding suppliers - total	(items 203 to 205)	202			
- over 30 days		203			
- over 90 days		204			
- over 1 year		205			
Outstanding obligations towards the social security budget - total	(items 207 to 211)	206			
- State social insurance contributions payable by employers, employees and other assimilated persons		207			
- Contributions to the social health insurance fund		208			
- Supplementary pension contribution		209			
- Contributions to the unemployment insurance budget		210			
- Other social debts		211			
Outstanding liabilities to special funds and other funds		212			
Outstanding liabilities to other creditors		213			
Unpaid taxes, fees and contributions on due date to the state budget, of which:		214			
- labor insurance contribution		214a (971)			
Unpaid taxes and fees to local budgets on due date		215			
Loans received not repaid on due date - total	(items 217 to 220)	216			
- overdue up to 30 days		217			
- overdue after 30 days		218			
- overdue after 90 days		219			
- overdue after 1 year		220			
Unpaid interest on loans received		221			
III. Average number of employees		Position code	31.12.2022	31.12.2023	
A		B	1	2	
Average number of employees		301			
Actual number of employees at the end of the period at December 31		302			



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IV. Royalties paid during the financial year, subsidies received and outstanding receivables	Position code	Amounts (lei)	
A	B	1	
Royalties paid during the financial year for public domain assets received under concession, of which:	401		
- Royalties for public domain assets paid to the state budget	402		
Rent paid during the financial year for land ¹⁾	403		
Gross revenue from services paid to non-residents, of which:	404		
- tax due to the state budget	405		
Gross revenue from services paid to non-resident persons from EU Member States, of which:	406		
- tax due to the state budget	407		
Subsidies received during the financial year, of which:	408		
- subsidies received during the financial year related to assets	409		
- subsidies related to income, of which:	410		
- subsidies for the stimulation of employment *)	411		
- subsidies for energy from renewable sources	412		
- subsidies for fossil fuels	413		
Overdue receivables, which have not been collected within the deadlines stipulated in the commercial contracts and/or in the regulations in force, of which:	414		
- overdue receivables from entities in the majority or entirely state-owned sector	415		
- overdue receivables from private sector entities	416		
V. Employee vouchers	Position code	Amounts (lei)	
A	B	1	
Value of vouchers granted to employees	501		
Value of vouchers issued to other categories of beneficiaries other than employees	502		
VI. Expenditure on research and development **]	Position code	31 .12.2022	31 .12.2023
A	B	1	2
Research and development expenditure:	601		
- of which for the purpose of reducing the impact of the entity's activities on the environment or developing new technologies or more sustainable products	602		
- by financing source (603=604+605)	603	0	0
- from public funds	604		
- from private funds	605		
- by nature of expenditure (606=607+608)	606	0	0
- current expenditure	607		
- capital expenditure	608		
VII. Innovation expenditure***]	Position code	31 .12.2022	31 .12.2023
A	B	1	2
Innovation expenditure	701		
- of which, incurred to reduce the environmental impact of the entity's activities or to develop new technologies or more sustainable products	702		



VIII. Information on expenditure with collaborators		Position code	31.12.2022	31.12.2023		
A		B	1	2		
Expenses with collaborators		801	615.923	784.800		
IX. Information on goods in the public domain of the State		Position code	31.12.2022	31.12.2023		
A		B	1	2		
Value of state public domain assets under administration		901				
Value of goods in the public domain under concession		902				
Value of leased assets in the public domain		903				
X. Information on the State's private property assets subject to inventory according to the Order of the Minister of Public Finance and of the Minister Delegate for Budget No. 668/2014, as subsequently amended and supplemented		Position code	31.12.2022	31.12.2023		
A		B	1	2		
Net book value of assets 2)		1000 (904)				
XI. Paid- up share capital****)		Position code (909-920)	31.12.2022		31.12.2023	
			Amount (lei)	% 3)	Amount (lei)	% 3)
A		B	Col.1	Col.2	Col.3	Col.4
Paid-up share capital ³⁾ , (items 1110 + 1113+1117+ 1118+1119 +1120)		1100 (909)	985.100	X	985.100	X
- owned by public institutions, (items 1111+1112)		1110				
- owned by centrally subordinated public institutions		1111				
- owned by locally subordinated public institutions		1112				
- owned by state-owned companies, of which:		1113				
- wholly state-owned		1114				
- with majority state capital		1115				
- with minority state capital		1116				
- owned by self-governing public companies		1117				
- owned by companies with private capital		1118	975.249	99,00	975.249	99,00
- owned by individuals		1119	9.851	1,00	9.851	1,00
- owned by other entities		1120				
XII. Dividends/intsallments due to the state or local budget, to be distributed from the profit for the financial year of national companies, national enterprises, self-governing public companies and self-governing public corporations ****)		Position code (921-924)	31.12.2022		31.12.2023	
A		B	1	2		
Total amounts, of which:		1121				



- to central public institutions;	1122		
- to local public institutions;	1123		
-to other shareholders in which the State/territorial administrative units/public institutions directly/indirectly hold shares or participations irrespective of their weight.	1124		
XIII. Dividends/ Payments due to the state or local budget, and transferred during the reporting period from the retained profit of national companies, national corporations, self-governing companies and self-governing public companies****)			
	Position code (930-938)	31.12.2022	31.12.2023
A	B	1	2
Total amounts, of which:	1130		
- dividends/payments out of the profit for the financial year of the preceding year, of which transferred:	1131		
- to central public institutions;	1132		
-to local public institutions;	1133		
- to other shareholders in which the State/ territorial administrative units/ public institutions hold directly/indirectly shares or participations regardless of their weight.	1134		
- dividends/payments out of the profit of the financial years preceding the previous year, of which paid:	1135		
- to central public institutions;	1136		
-to local public institutions;	1137		
- to other shareholders in which the State/ territorial administrative units/ public institutions hold directly/indirectly shares or participations irrespective of their weight.	1138		
XIV. Dividends distributed to shareholders from retained profit			
	Position code	2022	2023
A	B	1	2
Dividends distributed to shareholders in the reporting period from retained profit	1139 (939)		
XV. Interim distribution of dividends according to Law no. 163/2018			
	Position code	2022	2023
A	B	1	2
Interim dividends distributed ⁴⁾	1140 (940)		
XVI. Receivables taken over by assignment from legal entities*****)			
	Position code (941-944)	31.12.2022	31.12.2023
A	B	1	2
Receivables taken over by assignment from legal entities (at nominal value), of which:	1141		
- Receivables taken over by assignment from affiliated legal entities	1142		
Receivables taken over by assignment from legal entities (at acquisition cost), of which:	1143		
- receivables taken over by assignment from affiliated legal entities	1144		



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XVII. Expenditure relating to disasters and other similar events	Position code (945-948)	31.12.2022	31.12.2023
A	B	1	2
Expenditure relating to disasters and other similar events, of which:	1145		
- floods	1146		
- drought	1147		
- landslides	1148		
XVIII. Other information	Position code (949-957)	31.12.2022	31.12.2023
A	B	1	2
Turnover *****)	1149		
Paid-in share capital	1150		
Tangible fixed assets *****)	1151		
Equity	1152		
Liabilities: amounts falling due within a period of up to one year	1153		
Liabilities: amounts falling due in more than one year	1154		
Result for the financial year (Loss/profit) (-/+)	1155		
Indebtedness ratio (borrowed capital/equity)	1156		
Profitability (%) (Profit/Turnover) (items 1155/items 1149*100)	1157	0	0

*) Subsidies for stimulating employment (transfers from the state budget to the employer) - are the amounts granted to employers to pay graduates of educational institutions, to stimulate unemployed people who take up employment before the expiration of the unemployment period, to stimulate employers who employ unemployed people over 45 years of age on an indefinite period, unemployed single breadwinners or unemployed persons who, within 3 years from the date of employment, fulfill the conditions to apply for partial early retirement or for the granting of a pension for age limit, or for other situations provided for by the legislation in force on the unemployment insurance system and employment incentives.

**) It shall be completed with the expenses incurred for research and development activities, namely fundamental research, applied research, technological development and innovation, established according to the provisions of Government Ordinance no. 57/2002 on scientific research and technological development, approved with amendments and additions by Law no. 324/2003, as subsequently amended and supplemented. The expenditure will be completed in accordance with Commission Implementing Regulation (EU) 2020/1197 of 30.07.2020 laying down the technical specifications and modalities pursuant to Regulation (EU) 2019/2152 of the European Parliament and of the Council on European business statistics and repealing 10 legal acts in the field of business statistics, published in the Official Journal of the European Union, L series, No 271/ 18.08.2020.

***) To be completed with the expenditure incurred for innovation activity as set out in Commission Implementing Regulation (EU) 2020/1197 of 30.07.2020 laying down the technical specifications and modalities pursuant to Regulation (EU) 2019/2152 of the European Parliament and of the Council on European business statistics and repealing 10 legal acts in the field of business statistics, published in the Official Journal of the European Union, L series, No 271/ 18.08.2020.

****) It is reported only by non-banking financial institutions with state capital, which are organized and operate on the basis of the Companies Act no. 31/1990, republished, with subsequent amendments and additions, and Act no. 15/1990 on the reorganization of state economic units as self-governing public companies and commercial companies, with subsequent amendments and additions, and in which the state is a shareholder or has a direct or indirect shareholding.

*****) For receivables acquired by assignment from legal persons, both their nominal value and their acquisition cost shall be filled in.

For the status of 'affiliated legal persons', the provisions of art. 7, item 26 letters c) and d) of Law no. 227/2015 on the Tax Code, as amended and supplemented, will be taken into account.

*****) For the calculation of this indicator, the provisions of point 103 para. (2) second sentence of the Methodological Norms for the application of Title VII of the Tax Code, approved by Government Decision no.1/2016, can be taken into account. According to these legal provisions, when determining the turnover on the basis of which the tax period used for VAT declaration and payment is established, the tax base entered on the lines of the tax return corresponding to taxable and/or exempt supplies of goods/services with the right to deduct and/or supplies of goods/services for which the place of supply is considered to be abroad, according to the provisions of Articles 275 and 278 of the Tax Code, but which give the right to deduct according to Article 297 para. (4), let. b) of the Tax Code, as well as the related regularization rows, is taken into account.

For the status of 'affiliated legal persons', the provisions of art. 7 item 26 let. c) and d) of Law no. 227/2015 on the Tax Code, as subsequently amended and supplemented, will be taken into account.

*****) net book value

1) It will include rents paid for occupied land (agricultural crops, pastures, meadows, etc.) and related to commercial spaces (terraces, etc.) belonging to private owners or public administration units, including rents for the use of the waters for recreational or other purposes (fishing, etc.).

2) To be completed by the non-banking financial institutions to which the provisions of the Order of the Minister of Public Finance and of the Minister Delegate for the Budget No. 668/2014 for the approval of the Specifications on the preparation and updating of the centralized inventory of real estate private property of the State and of real rights subject to inventory, with subsequent amendments and additions.

3) Under section 'XI. Paid-up share capital', in items 1110 - 1120 in col. 2 and col. 4, the non-banking financial institutions shall write the percentage corresponding to the share capital held in the total paid-up share capital entered under item 1100.

4) This line shall include the dividends distributed according to Law no. 163/2018 for the amendment and completion of the Accounting Law no. 82/1991, amendment and completion of the Companies Law no. 31/1990, as well as amendment of Law no. 1/2005 on the organization and functioning of cooperatives.



ADMINISTRATOR,

Surname and first name

TURCAU FLAVIU VIOREL

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Surname and first name

CONCEPT CONTENT SRL

Status

22-- AUTHORIZED LEGAL PERSONS , CECCAR MEMBERS

Registration number in the professional body

14906

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40 - STATEMENT OF INTANGIBLE AND TANGIBLE FIXED ASSETS
as at 31.12.2023

F40 - page 1

40 A

Statement of intangible and tangible fixed assets

- lei -

Fixed assets*)	Position code	Gross values				Closing balance
		Opening balance	Increases 1)	Reduction/elimination during the year of depreciation 2)		
				Total	Of which: Dismantling and scrapping	
A	B	1	2	3	4	5=1+2-3
I. Intangible fixed assets, of which:	100	515.703	18.431		X	534.134
Intangible fixed assets in progress	101				X	
Goodwill	102				X	
Other intangible fixed assets	103	515.703	18.431		X	534.134
II. Tangible fixed assets, of which:	104	329.552	549.104	264.537		614.119
Tangible fixed assets in progress	105					
Land and land improvements	106				X	
Buildings	107					
Technical plant and means of transport	108	0	0			0
Furniture, office equipment, equipment for the protection of human and material values and other tangible assets	109	329.552	549.104	264.537		614.119
Real estate investment	110					

*) information is recorded at historical cost or at the revalued amount/fair value of fixed assets, as appropriate

1) Increases resulting from revaluation or other operations involving the crediting of accounts related to the depreciation of fixed assets are also included.

2) Reductions resulting from revaluation or other operations involving debiting of the accounts related to the depreciation of fixed assets are also included.

40 B

Statement of amortization of intangible and tangible fixed assets

- lei -

Fixed assets	Position code	Opening balance	Amortization during the year	Depreciation of fixed assets removed from the books	Closing balance
A	B	1	2	3	4=1+2-3
I. Intangible fixed assets, of which:	200	13.569	60.575		74.144
Other intangible fixed assets	201	13.569	60.575		74.144
II. Tangible fixed assets, of which:	202	75.443	105.182	54.790	
Land and land improvements	203				
Buildings	204				
Technical plant and means of transport	205				
Furniture, office equipment, equipment for the protection of human and material values and other tangible assets	206	75.443	105.182	54.790	
Real estate investment	207				



Statement of impairment adjustments

40 C

- lei -

Fixed assets*)	Position code	Opening balance	Adjustments made during the year	Adjustments taken back to income	Closing balance
A	B	1	2	3	4=1+2-3
I. Intangible fixed assets, of which:	300				
Intangible fixed assets in progress	301				
Goodwill	302			X	
Other intangible fixed assets	303				
II. Tangible fixed assets, of which:	304				
Tangible fixed assets in progress	305				
Land and land improvements	306				
Buildings	307				
Technical plant and means of transport	308				
Furniture, office equipment, equipment for the protection of human and material valuables and other tangible assets	309				
Real estate investment	310				

*) the accounting information representing the depreciation adjustments related to fixed assets is entered.

ADMINISTRATOR,**DRAWN UP,**

Surname and first name

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Registration number in the professional body:

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50 - BREAKDOWN OF CERTAIN ITEMS IN THE STATEMENT OF PROFIT OR LOSS
as at 31.12.2023

50 A Interest income and interest expense by instrument

- lei -

Interest	Position code	Income		Expenditure	
		Previous financial year	Financial year ended	Previous financial year	Financial year ended
A	B	1	2	3	4
Debt securities	020				
Credits and advance payments	080		26.140.804		
Other assets <small>(50A.150.1=F20.080.1) (50A.150.2=F20.080.2)</small>	150				
Loans received	160				
Debt securities issued	230				
Other financial liabilities	240				2.227.016
Other liabilities <small>(50A.260.3=F20.140.1) (50A.260.4=F20.140.2)</small>	260				
INTEREST (020+080+ 150 +160+230+240+260) <small>(50A.270.1=F20.010.1) (50A.270.2=F20.010.2) (50A.270.3=F20.090.1) (50A.270.4=F20.090.2) 50A.(160.1 +230.1 +240.1 +260.1 =F20.085.1 50A.(160.2+230.2+240.2+260.2=F20.085.2 50A.(020.3+080.3+ 150.3=F20.145.1 50A.(020.4+080.4+ 150.4=F20.145.2</small>	270		26.140.804		2.227.016

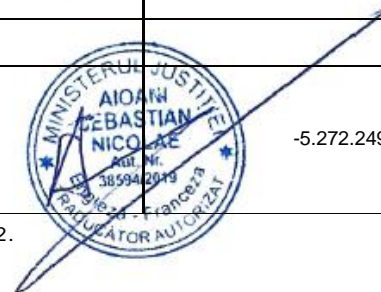
*) Not to be filled in for realizations relating to the reporting period January 1, 2022 - December 31, 2022.

50 B Gains or losses on derecognition of financial assets and liabilities that are not measured at fair value through profit or loss, broken down by instrument

- lei -

	Position code	Gains / (-) Losses	
		Previous financial year	Financial year ended
A	B	1	2
Debt securities	020		
Credits and advance payments	030		-5.272.249
Loans received	040		
Debt securities issued	050		
Other financial liabilities	060		
GAINS OR (-) LOSSES ON DERECOGNITION OF FINANCIAL ASSETS AND LIABILITIES NOT FAIR VALUED AT FAIR VALUE THROUGH PROFIT OR LOSS - NET (020+030+040+050+060) <small>(50B.070.1 =F20.220.1) (50B.070.2=F20.220.2)</small>	070		-5.272.249

*) Not to be filled in for realizations relating to the reporting period January 1, 2022 - December 31, 2022.



	Position code	Gains / (-) Losses (lei)	
		Previous financial year	Financial year ended
A	B	1	2
Interest rate instruments and related derivatives	010		
Capital instruments and related derivatives	020		
Foreign exchange and derivatives related to foreign currencies and gold	030		
Credit risk instruments and related derivatives	040		
Commodity derivatives	050		
Other	060		
GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING PURPOSES - NET (010+020+030+040+050+060) (50C.070.1=F20.280.1) (50C.070.2=F20.280.2)	070		

*) Not to be filled in for realizations for the reporting period January 1, 2022 - December 31, 2022.

50 D

Gains or losses on financial assets and liabilities designated at fair value through profit or loss, broken down by accounting
portfolios - lei -

	Position code	Gains / (-) Losses		Fair value changes due to credit risk	
		Previous financial year	Financial year ended	Previous financial year	Financial year ended
A	B	1	2	3	4
Financial assets designated at fair value through profit or loss	010			X	X
Financial liabilities designated at fair value through profit or loss	020				
GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND FINANCIAL LIABILITIES DESIGNATED AS FAIR VALUE THROUGH PROFIT OR LOSS (010+020) (50D.030.1=F20.290.1) (50D.030.2=F20.290.2)	030			X	X

*) Not to be filled in for realizations for the reporting period January 1, 2022 - December 31, 2022.



Gains and losses from hedge accounting	Position code	Gains / (-) Losses (lei)	
		Previous financial year	Financial year ended
A	B	1	2
Fair value changes related to the risk hedging instrument [including discontinued operations]	010		
Fair value changes related to the hedged item attributable to the hedged risk	020		
Ineffective part of cash flow hedge recognized in profit or loss	030		
Ineffective part of a hedge of a net investment in a foreign operation recognized in profit or loss	040		
GAINS OR (-) LOSSES ON HEDGE ACCOUNTING - NET (010+020+030+040) (50E.050.1=F20.300.1) (50E.050.2=F20.300.2)	050		
*) Not to be filled in for realizations for the reporting period January 1, 2022 - December 31, 2022.			

50 F

Gains or losses on derecognition of non-financial assets

Gains or losses on derecognition of non-financial assets	Position code	Gains / (-) Losses (lei)	
		Previous financial year	Financial year ended
A	B	1	2
Tangible real estate	010		
Real estate investments	020		
Intangible fixed assets	030		
Other assets	040		
GAINS OR (-) LOSSES ON DERECOGNITION OF NON-FINANCIAL ASSETS (010+020+030+040) C50F.050.1=F20.330.11 C50F.050.2=F20.330.21	050		
*) Not to be filled in for realizations for the reporting period January 1, 2022 - December 31, 2022.			

50 G

Other operating income and expenses

- lei -

Other operating income and expenses	Position code	Income		Expenditure	
		Previous financial year	Financial year ended	Previous financial year	Financial year ended
A	B	1	2	3	4
Changes in fair value of tangible fixed assets valued using the fair value model	010				
Real estate investments	020				
Operational leasing other than real estate	030				
Other	040		97.587		9.156.675
OTHER OPERATING INCOME AND EXPENDITURE (010+020+030+040) (50F.050.1=F20.340.1) (50F.050.2=F20.340.2) (50F.050.3=F20.350.1) (50F.050.4=F20.350.2)	050		97.587		9.156.675

*) Not to be filled in for realizations for the reporting period January 1, 2022 - December 31, 2022.



50 H

Gains / (-) Losses on financial assets not held for trading, mandatorily valued at fair value through profit or loss, broken down by instrument

- lei -

Gains / (-) Losses on financial assets not held for trading, mandatorily valued at fair value through profit or loss, broken down by instrument	Position code	Gains	
		Previous financial year	Financial year ended
A	B	1	2
Capital instruments	020		
Debt securities	030		
Credits and advance payments	040		
GAINS OR (-) LOSSES ON FINANCIAL ASSETS NOT HELD FOR TRADING, MANDATORILY VALUED AT FAIR VALUE THROUGH PROFIT OR LOSS, NET (020+030+040) <small>(F50H.090.1=F20.287.1) (F50H.090.2=F20.287.2)</small>	090		
of which: gains or losses due to reclassification of assets to amortized cost	100		

*) Not to be filled in for realizations for the reporting period January 1, 2022 - December 31, 2022.

ADMINISTRATOR,**DRAWN UP,**

Surname and first name

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Registration number in the professional body:

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60 - OTHER INFORMATION
as at 31.12.2023

Assets grouped by category of operations

60A

- lei -

Indicator name	Position code	Depreciation and adjustments for expected losses (-)*		Book value		Gross book value	
		Previous financial year	Financial year ended	Previous financial year	Financial year ended	Previous financial year	Financial year ended
A	B	1	2	3	4	5=3-1	6=4-2
- Vault and other valuables	110					0	0
Customer transactions and transactions between non-banking financial institutions and credit institutions β 1 0 + 3 2 0 + 3 3 0 + 3 4 0 + 3 5 0 + 3 6 0 + 3 7 0 + 3 8 0 + 3 9 0 + 4 0 0 + 4 1 0 + 4 1 1 + 4 1 2 + 4 1 3 + 4 1 4 + 4 1 5 + 4 2 0 + 4 2 5 + 4 3 0 + 4 4 0 + 4 5 0)	300	941.909	7.258.535	4.990.939	33.167.790	4.049.030	25.909.255
- Trade receivables, related receivables and amounts to be amortized	310					0	0
- Cash loans, related receivables and amounts to be amortized	320					0	0
- Consumer loans and installment sales, related receivables and amounts to be amortized	330	185.631	1.827.757	2.918.896	18.786.249	2.733.265	16.958.492
- Loans for financing external trade operations, related receivables and amounts to be amortized	340					0	0
- Loans for financing inventories and equipment, related receivables and amounts to be amortized	350					0	0
- Loans for investment in real estate, related receivables and amounts to be amortized	360					0	0
- Other loans granted to customers, related receivables and amounts to be amortized	370					0	0



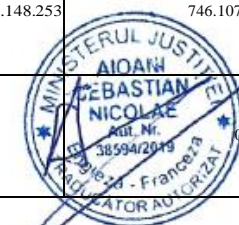
- Loans granted to financial institutions, related receivables and amounts to be amortized	380						0	0
- Reverse repos transactions and securities borrowed, related receivables and amounts to be amortized	390						0	0
- Debit accounts payable, related receivables and amounts to be amortized	400						0	0
- Receivables, related receivables and amounts to be amortized	410						0	0
- Debit current accounts with credit institutions, related receivables and amounts to be amortized	411			311.339	1.866.523		311.339	1.866.523
- Deposits placed with credit institutions, related receivables and amounts to be amortized	412						0	0
- Credit granted to credit institutions, related receivables and amounts to be amortized	413						0	0
- Reverse repos transactions and securities borrowed from credit institutions, related receivables and amounts to be amortized	414						0	0
- Amounts recoverable from credit institutions, related receivables and amounts to be amortized	415						0	0
- Outstanding financial assets, related receivables and amounts to be amortized	420	0	0	0	0	0	0	0
- Financial assets with significantly increased credit risk, related receivables and amounts to be amortized	425	236.689	2.397.018	678.227	6.194.684		441.538	3.797.666
- Financial assets impaired at reporting date, related receivables and amounts to be amortized	430	519.589	3.033.760	1.082.477	6.320.334		562.888	3.286.574



- Impaired financial assets on initial recognition, related receivables and amounts to be amortized	440					0	0
- Trade receivables - simplified approach, related receivables and amounts to be amortized	450					0	0
Securities and other transactions (510+520+530+540+550+560+580+590+600+610+620+630+640+650+660+665+670+680+690+695)	500			42.432	116.012	42.432	116.012
- Financial assets held for trading	510					0	0
of which loans and receivables:	511					0	0
- Financial assets designated at fair value through profit or loss	520					0	0
of which loans and receivables:	521					0	0
- Financial assets measured at fair value through other items of comprehensive income of which, loans and receivables	530					0	0
of which loans and receivables:	531					0	0
- Debt instruments at amortized cost	540					0	0
- Financial assets not held for trading, mandatorily measured at fair value through profit or loss	550					0	0
of which loans and receivables:	551					0	0
- Derivative instruments	560					0	0
- Settlements between non-banking financial institutions and sub-units	580					0	0
- Employee benefits and similar accounts	590					0	0



- Social security, social protection and similar accounts	600						0	0
- State budget, special funds and similar accounts	610						0	0
- Other debtors, related receivables and amounts to be amortized	620			42.432	116.012		42.432	116.012
- Settlements from joint ventures transactions	630						0	0
- Stock accounts	640						0	0
- Prepayments and accrued income	650						0	0
- Outstanding financial assets, related receivables and amounts to be amortized	660						0	0
- Financial assets subject to significant credit risk, related receivables and amounts to be amortized	665						0	0
- Impaired financial assets at reporting date, related receivables and amounts to be amortized	670						0	0
- Impaired financial assets at initial recognition, related receivables and amounts to be amortized	680						0	0
- Contract assets - simplified approach, related receivables and amounts to be amortized	690						0	0
- Trade receivables from various operations - simplified approach, related receivables and amounts to be amortized	695						0	0
Fixed assets (710+ 720+730+ 740 +750+ 760+765 +770 +780+ 790)	700	92.778	199.977	838.885	1.148.253		746.107	948.276
- Subordinated loans, related receivables and amounts to be amortized	710						0	0



Shareholdings in subsidiaries, associates and jointly controlled entities	720						0	0
- Endowments for own units abroad	730						0	0
- Assets under construction, intangible fixed assets, tangible fixed assets and right-of-use assets	740	92.778	199.977	838.885	1.148.253	746.107		948.276
- Financial leasing receivables, related receivables and amounts to be amortized	750						0	0
- Outstanding financial assets, related receivables and amounts to be amortized	760						0	0
- Financial assets with significantly increased credit risk, related receivables and amounts to be amortized	765						0	0
- Impaired financial assets at reporting date, related receivables and amounts to be amortized	770						0	0
- Impaired financial assets at initial recognition, related receivables and amounts to be amortized	780						0	0
- Receivables from financial leasing - simplified approach, related receivables and amounts to be amortized	790						0	0
Shareholders or associates (+/-)*	800						0	0
Total (800+500+700+800)	900	1.034.687	7.458.512	5.872.256	34.432.055	4.837.569		26.973.543

*) Negative amounts must be preceded by (-)



Deposits from non-banking customers

60 B

- lei -

Indicator name	Position code	Financial year	
		Previous	Ended
A	B	1	2
Deposits from non-banking customers (110+120+ 130+140)	100		
Current accounts	110		
Deposit accounts (121+122+123+124)	120		
- Demand deposits	121		
- Time deposits	122		
- Collateral deposits	123		
- Deposits repayable after notice	124		
Certificates of deposit, passbooks and savings books (131+132)	130		
- Certificates of deposit	131		
- Passbooks and savings books	132		
Related liabilities and amounts to be amortized	140		

Reserves for banking risks

60 C

- lei -

Indicator name	Position code	Financial year	
		Previous	Ended
A	B	1	2
Reserves for banking risks (110+120+ 130)	100		
General reserve for credit risk out of profit determined before deduction of corporate income tax	110		
General reserve for credit risk out of profit determined after deduction of corporate income tax	120		
Reserve representing the fund for general banking risks	130		

60 D

Other contingent assets and liabilities

- lei -

Indicator name	Position code	Financial year	
		Previous	Ended
A	B	1	2
Other contingent assets	100		
Other contingent liabilities	200		



60 E

Number of customers

- lei -

Indicator name	Position code	Financial year	
		Previous	Ended
A	B	1	2
Number of customers (010+020)	010	6.179	25.495
- Natural persons	020	6.178	25.494
- Legal entities	030	1	1

60 F

Some equity items

- lei -

Indicator name	Position code	Financial year	
		Previous	Ended
A	B	1	2
Inflation adjustment differences related to share capital/ endowment capital*)	100		
Total retained result, of which:	110	-460.210	-2.168.599
- Retained result arising from adjustments required under IAS 29 as a result of applying IFRS as the basis of accounting*)	130		
- retained result resulting from specific provisions*)	140		
Result for the financial year*)	150	-1.708.389	3.786.010
Distribution of profit	160		

*) Negative amounts will be preceded by (-)

ADMINISTRATOR,**DRAWN UP,**

Surname and first name

TURCAU FLAVIU VIOREL

Surname and first name

CONCEPT CONTENT SRL

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Status

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Signature (illegible)

VALIDATED FORM

Registration number in the professional body:

14906

The undersigned, **Aioani Sebastian - Nicolae**, a sworn interpreter and translator of English and French languages, based on the authorisation no. 38594/ 16.10.2023, issued by Romanian Ministry of Justice, I certify the accuracy of the translation from Romanian into English, that the text submitted to me has been entirely translated, without any omissions, and that, by translation, the contents and sense of the writ have not been distorted.

SWORN INTERPRETER AND TRANSLATOR
AIOANI SEBASTIAN NICOLAE

