

TECH365 SAS
INDEPENDENT AUDITOR'S
INDEPENDENT OPINION ON THE FINANCIAL STATEMENTS FOR THE YEAR 2024

Medellín, October 5, 2025

To:

GENERAL SHAREHOLDERS' MEETING
TECH365 S.A.S.

REPORT OF THE STATUTORY AUDITOR
TECH365 S.A.S. – NIT 901.780.224-7

For the fiscal and financial year ended December 31, 2024.

In compliance with the duties assigned to the Statutory Auditor of TECH365 S.A.S., a company engaged in the placement and management of microcredits, I hereby present to the General Shareholders' Meeting my report on the general-purpose financial statements prepared by Management, which include:

- The Statement of Financial Position as of December 31, 2024.
- The Statement of Comprehensive Income for the year then ended.
- The Statement of Changes in Equity.
- The Statement of Cash Flows.
- The corresponding Notes and Disclosures, which form an integral part of these financial statements.

This report is issued in compliance with Law 43 of 1990, the Colombian Commercial Code, Decree 2420 of 2015 and its amendments, as well as the International Standards on Auditing (ISA) adopted in Colombia.

Opinion

An audit was conducted on the financial statements of TECH365 S.A.S., a company engaged in the placement and management of microcredits, which comprise the Statement of Financial Position as of December 31, 2024, as well as the Statement of Income, the Statement of Changes in Equity, the Statement of Cash Flows, and the related Notes and Disclosures that form an integral part thereof.

In my opinion as Statutory Auditor, the financial statements, duly taken from the official accounting records, present fairly, in all material respects, the financial position of the company as of December 31,

2024, as well as its financial performance and cash flows for the year then ended, in accordance with the Financial Reporting Standards applicable in Colombia (IFRS for SMEs).

Basis for Opinion

The audit was performed in accordance with the International Standards on Auditing (ISA), incorporated by Decree 2420 of 2015, as amended by Decree 2270 of 2019 and Decree 1899 of November 8, 2023.

The procedures included, among others:

- Verification of cash and treasury counts.
- Review of bank reconciliations.
- Analysis of the microcredit portfolio, provisions, and credit risk.
- Selective testing of income, costs, and expenses.
- Evaluation of the internal control system and compliance with financial, tax, labor, and social security regulations.
- Review of the proper recognition of tax obligations, regulatory reports, and electronic submissions required by the DIAN and other supervisory authorities.

These activities provide reasonable, though not absolute, assurance that the financial statements are free from material misstatement, whether due to fraud or error.

Responsibilities of Management

Management and the Administration of TECH365 S.A.S. are responsible for:

- The preparation and fair presentation of the financial statements in accordance with IFRS for SMEs.
- Establishing and maintaining effective internal control systems.
- Compliance with tax, labor, and social security obligations.
- Ensuring the free circulation of electronic invoices, in compliance with Law 2155 of 2021.
- Adopting consistent accounting policies and ensuring the application of the going concern principle.

It was also verified that the management report presented by the Administration is consistent with the financial statements.

Responsibilities of the Statutory Auditor

As Statutory Auditor:

- I maintained independence in the exercise of my duties, in accordance with Law 43 of 1990 and the IFAC Code of Ethics.
- Professional judgment and skepticism were applied throughout the audit process.
- Continuous communication was maintained with Management to report on the scope, progress, findings, and opportunities for improvement in internal processes.
- Compliance with applicable regulations in the microcredit sector was verified, particularly those issued by the Superintendence of Companies, the Financial Superintendence of Colombia, the Tax Code, and current commercial laws.

Relevant Matters

During 2024 and 2025, the Colombian business environment has been characterized by regulatory changes and structural reforms affecting economic stability and the operations of financial sector companies, including microcredit institutions. The most significant aspects

include:

- **Pension Reform:** The first phase took effect on July 1, 2025, generating adjustments in contributions and pension fund management rules. These changes affect both employers and employees and may influence household disposable income, with potential impacts on the repayment capacity of microcredit clients.
- **Labor Reform (Law 2466 of 2025):** Currently in effect, it has led to increased labor costs due to new provisions on employment contracts, working hours, surcharges, and benefits. This compels companies to improve operational efficiency and review hiring and outsourcing models. For the microcredit sector, the rise in labor costs may increase client informality risk, directly affecting loan placement and collection.
- **Health System Reform:** Although still in transition and under public debate, the reform has caused financial strain due to the reduced role of Health Promoting Entities (EPS) and greater centralization of resources in state entities. This has created a macroeconomic environment of uncertainty that may affect household welfare and, indirectly, loan portfolio stability.
- **Financial Regulation and Circulars of the Financial Superintendence (2025):** New resolutions and guidelines have been issued affecting regulatory reporting, benchmark rate certification, and transparency obligations in credit management. In addition, progress continues in implementing open finance, which increases responsibilities in the management and protection of financial data but also offers opportunities to strengthen credit risk assessment and mitigation models.

In this context, it is clear that the economic and regulatory environment poses significant challenges for microcredit institutions. Nevertheless, TECH365 S.A.S. is deemed to maintain its going concern assumption, supported by:

- The implementation of comprehensive credit risk management policies.
- The strengthening of internal controls and regulatory compliance.
- The diversification of its financial product portfolio.
- Strategies focused on expanding into new customer segments and leveraging technological tools.

TECH365 SAS
INDEPENDENT AUDITOR'S
INDEPENDENT OPINION ON THE FINANCIAL STATEMENTS FOR THE YEAR 2024

All of the above supports the company's continuity and sustainability in the foreseeable future despite the current circumstances.

Conclusion

In my opinion, the financial statements of TECH365 S.A.S. reasonably reflect its financial position as of December 31, 2024, and have been prepared in accordance with the accounting regulations applicable in Colombia. The company complies with its tax, labor, and corporate obligations, and Management has conducted the company's affairs in accordance with its bylaws and the decisions of the General Shareholders' Meeting.

The Statutory Auditor expresses appreciation to the Shareholders' Meeting and Management for their trust and cooperation during the performance of my duties.

The Statutory Auditor highlights that the compliance, control, and management efforts implemented by TECH365 S.A.S. will enable it to face the current challenges with strength and seize opportunities for future growth.

With sentiments of respect and consideration, this report is presented to the General Shareholders' Meeting for their information and relevant purposes.

Sincerely,

Daniel Giraldo Ruiz
Daniel Giraldo
Ruiz Revisor fiscal
TP:219537-T


TECH365 S.A.S.

Notes to the financial statements 2024.

TECH365 SAS
NIT. 901780224
STATEMENT OF FINANCIAL POSITION
Expresed in thousands of COP
DECEMBER 2024

STATEMENT OF FINANCIAL POSITION	NOTE	DECEMBER 2024	DECEMBER 2023	VARIATION \$	VARIATION %
ASSETS					
CURRENT ASSETS					
Cash And Cash Equivalents	6,1	268.937	1.036	267.902	25865%
Commercial Current Accounts and Other Accounts Receivable	6,2	896.428	100.000	796.428	796%
Taxes assets	6,3	4.821	-	4.821	100%
Other assets		1.514	-	1.514	100%
CURRENT ASSETS		1.171.700	101.036	1.070.665	1060%
NON CURRENT ASSETS					
Other non current assets	6,2	15.219	-	15.219	100%
Fixed assets	6,4	15.943	-	15.943	100%
NON CURRENTS ASSETS		31.162	-	31.162	100%
ASSETS		1.202.863	101.036	1.101.827	1091%
LIABILITIES					
CURRENT LIABILITIES					
Cost and expenses payable	6,5	164.150	1.222	162.928	13329%
Taxes, fees and rates	6,5	40.325	-	40.325	100%
Employees benefits	6,5	50.102	-	50.102	100%
CURRENT LIABILITIES		254.577	1.222	253.355	20726%
NON CURRENT LIABILITIES					
Other obligations	6,6	1.515.900	-	1.515.900	100%
NON CURRENT LIABILITIES		1.515.900	-	1.515.900	100%
LIABILITIES		1.770.477	1.222	1.769.255	144736%
EQUITY					
Common Stock	6,7	101.000	100.000	1.000	1%
Profit or Loss from actual period	6,7	(668.428)	(187)	(668.241)	358026%
Profit or Loss from previous periods	6,7	(187)	-	(187)	100%
EQUITY		(567.615)	99.813	(667.428)	-669%
LIABILITIES + EQUITY		1.202.863	101.036	1.101.827	1091%


JUAN CAMILO CARDENAS MARQUEZ
Representante Legal


DIEGO ANDRÉS TORO FLOREZ
Contador
TP 237423 - T

TECH365 SAS
 NIT. 901780224
 INCOME STATEMENT
 Expressed in thousands of COP
 DECEMBER 2024

CONCEPT	NOTE	DECEMBER 2024	DECEMBER 2023	VARIATION \$	VARIATION %
Ordinary income	6,8	438.217	-	438.217	100%
Administrative and Sales Expenses	6,9	958.879	222	958.657	431051%
OPERATIONAL LOST		(520.662)	(222)	(520.440)	234011%
Other income		108	50	58	116%
Other expenses	6,10	147.874	14	147.860	1037906%
LOST AFTER TAXES		(668.428)	(187)	(668.241)	358026%

Juan Camilo Cardenas
 JUAN CAMILO CARDENAS MARQUEZ
 Representante Legal

Diego Andres Toro
 DIEGO ANDRÉS TORO FLOREZ
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TECH365 S.A.S.
NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31 2024

1. GENERAL INFORMATION

The company TECH365 SAS NIT 901.780.224 - 7, was established in accordance with Colombian laws on November 29, 2023, through a private document and its main purpose is the development of commercial computer systems (planning, analysis, design, programming, testing) and intermediation in the placement of financing operations, without these activities corresponding to those supervised by the financial superintendence of Colombia, in addition to what above, the company may grant credit with its own resources, likewise, the company may develop any type of legal commercial activity.

2. ACCOUNTABLE POLICIES

2.1. Policy change policies, estimates and errors

This accounting policy defines the way in which TECH365 S.A.S. apply changes in accounting policies and estimates, as well as the procedure to correct errors in the financial statements of previous periods; taking as reference the International Accounting and Financial Reporting Standards (NIC-IFRS) for small and medium companies.

TECH365 S.A.S. will apply this accounting policy for the accounting of changes in accounting estimates, correction of errors from previous periods and for the selection and application of accounting policies.

TECH365 S.A.S. will change an accounting policy only if the change:

- A. Its required for any NIIF.
- B. It results in the financial statements providing reliable and more relevant information about the effects of transactions, other events or conditions on the financial position, financial performance or cash flows of the entity.
- C. They do not constitute changes in accounting policies:
 - The application of an accounting policy for transactions, other events or conditions that differ substantially from those that previously occurred.
 - The application of a new accounting policy for transactions, other events or conditions that have not previously occurred or were not significant.
 - A change in the cost model when a reliable measure of fair value is no longer available (or vice versa) for an asset that this IFRS would otherwise require or permit to measure at fair value.

TECH365 S.A.S. will account for the accounting policy changes as follows:

- A. Account for a change in accounting policy resulting from a change in the requirements of this IFRS in accordance with the transitional provisions, if any, specified in that modification.
- B. Account for any other accounting policy changes retroactively.

Retroactive application

When a change in accounting policy is applied retroactively, TECH365 S.A.S. will apply the new accounting policy to the comparative information of previous periods from the first practicable date, as if the new accounting policy had always been applied.

When it is impracticable to determine the effects in each specific period of a change in an accounting policy on comparative information for one or more prior periods for which information is presented, the new accounting policy will be applied to the carrying amounts of assets and liabilities at the beginning of the first period for which retroactive application is practicable, which could be the current period, and will make the corresponding adjustment to the beginning balances of each component of equity that is affected for that period.

Changes in accounting estimates

A change in an accounting estimate is an adjustment to the carrying amount of an asset or liability, or to the amount of periodic consumption of an asset, that comes from the evaluation of the current situation of the assets and liabilities, as well as the expected future benefits and obligations associated with them.

Changes in accounting estimates arise from new information or new events and, therefore, are not corrections of errors.

When it is difficult to distinguish a change in an accounting policy from a change in an accounting estimate, the change will be treated as a change in an accounting estimate.

TECH365 S.A.S. will recognize the effect of a change in an accounting estimate, prospectively, including it in the result of:

- A. The period of the change, if it affects a single period.
- B. The period of the change and future periods, if the change affects all of them.

To the extent that a change in an accounting estimate gives rise to changes in assets and liabilities, or refers to an item of equity, TECH365 S.A.S. It will recognize it by adjusting the book amount of the corresponding asset, liability or equity item, in the period in which the change takes place.

Correction of errors from previous periods

Omissions and inaccuracies in the financial statements of TECH365 S.A.S. are errors from previous periods. corresponding to one or more previous periods, which arise from not using, or from an error in using, reliable information that:

- A. It was available when the financial statements for those periods were authorized for issue.
- B. It could reasonably be expected to have been achieved and taken into account in the preparation and presentation of those financial statements.

These errors include the effects of arithmetic errors, errors in the application of accounting policies, oversight or misinterpretation of facts, as well as fraud.

To the extent practicable, the company will retroactively correct significant errors from prior periods in the first financial statements prepared after their discovery:

A. Restating the comparative information for the previous period or periods in which the error originated.

B. If the error occurred prior to the first period for which information is presented, restating the initial balances of assets, liabilities and equity of that first period.

When it is impracticable to determine the effects of an error in the comparative information in a specific period of one or more previous periods presented, the initial balances of the assets, liabilities and equity of the first period for which retroactive restatement is practicable (which could be the current period) will be restated.

Change in estimates

The nature of any change in an accounting estimate and the effect of the change on assets, liabilities, income and expenses for the current period will be disclosed.

If it is practicable to estimate the effect of the change over one or more future periods, the entity shall disclose these estimates.

Correction of errors from previous periods

TECH365 S.A.S. will disclose the following information about errors in previous periods:

A. The nature of the error.

B. For each previous period presented, to the extent practicable, the amount of the correction for each affected item in the financial statements.

C. To the extent practicable, the amount of the correction at the beginning of the first prior period for which information is presented.

D. An explanation if it is not practicable to determine the amounts to be disclosed in (b) or (c) above.

It is not necessary to repeat this disclosure information in financial statements of subsequent periods.

2.2. Impairment of the value of financial assets

For deterioration due to non-payment of the portfolio, TECH365 S.A.S., an analysis will be carried out among the people who occupy the following positions: general management, administrative assistant and/or commercial coordination. It will meet periodically when warranted.

It will be evaluated whether there is objective evidence of impairment of value of financial assets that are measured at cost or at amortized cost. If there is evidence, a loss due to impairment of value will be immediately recognized in the result.

An account receivable or a group of accounts receivable will be impaired, and an impairment loss will have occurred if, and only if, given the occurrence of one or more events that occurred after the initial recognition of the asset and that event or events causing the loss have an impact on the estimated future cash flows of the financial asset

or group of them, which can be estimated reliably.

The company will analyze the following events that correspond to objective evidence that an account receivable or a group of them are possibly impaired:

- Significant financial difficulties of the debtor; understanding that they are in liquidation, concordat, restructuring and intervention.
- Violations of contractual clauses, such as non-compliance or delays in payment in accordance with the agreement.
- TECH365 S.A.S., for economic or legal reasons related to the debtor's financial difficulties, grants concessions or advantages that it would not have granted under other circumstances.

Adjustments must be made generally to accounts receivable and are based on the age of each invoice based on the invoice issuance date.

If in subsequent periods, the amount of impairment decreases, the Company will reverse the previously recognized impairment loss, either directly or by adjusting a corrective account. Such reversal will not give rise to an amount that exceeds the book amount that the financial asset would have had if the impairment loss had not previously been recognized, TECH365 S.A.S. will recognize the amount of the reversal immediately in the results of the period.

2.3. Cash and cash equivalents

Cash and cash equivalents are recognized at the time TECH365 S.A.S. receives them or transfers them (becomes part of the contractual clauses of the instrument) to a financial institution in the form of demand deposits, checking or savings accounts; and its value is the nominal amount of the total cash or its equivalent.

For a financial investment to be classified as a cash equivalent, it must meet the following conditions:

- a) It must be easily convertible into a certain amount of cash.
- b) Be subject to an insignificant risk of changes in value.
- c) Have a maturity equal to or less than three (3) months, from the date of acquisition.

Cash and cash equivalents are considered restricted resources when the company is not free to use them in the normal course of its operations. This situation can be caused by contractual clauses such as reciprocity agreements with financial entities, agreements with third parties for the management of their resources; or legal such as seizures.

Cash or cash equivalent resources that have restrictions must be presented in an accounting subaccount for restricted cash, in order to allow their identification, given the limited destination of said amounts.

If the restriction on cash is associated with an obligation (liability), for the purposes of presenting the Statement of Financial Position at the end of the accounting period, the net effect of said items (cash and the related liability) must be presented.

Restricted resources will be presented as current assets if the restriction is less than one (1) year, or as non-current if it is longer than that period.

Both the balances and the term of the restrictions must be disclosed in the notes to the Financial Statements.

Bank overdrafts will be recognized under IFRS for small and medium size companies, as a financial liability.

2.4. Receivables

This policy applies to all accounts receivable of the company considered in the IFRS for small and medium size companies as a financial asset in the category of loans and receivables of sections 11 and 12 Basic Financial Instruments and Other Topics Related to Financial Instruments, since they represent a right to receive cash or another financial asset in the future. Consequently, it includes:

- Accounts receivables to clients.
- Accounts receivables to partners.
- Accountns receiveales to employees.
- Accounts receivables to shareholders.
- Several debtors.

This policy doesnt apply to:

- Advance payments.
- Positive balance in taxes.

TECH365 S.A.S. An account receivable must be recognized when it becomes an obligatory party (acquires rights), according to the contractual terms of the operation, which happens at the time the service is provided, a sale is made, or a loan or advance is disbursed.

The term sale of product covers the sale of both finished products and the sale of property, plant and equipment.

TECH365 S.A.S. It will take into account the current administrative procedures for granting credit and must classify accounts receivable within assets, valued in the short and long term, in the form of a single payment or several payments.

The short term for given transactions is defined as 0 to 360 days.

The long term is defined for given transactions of more than 360 days.

Initial measurement

TECH365 S.A.S. You must initially measure the accounts receivable by the transaction price; If the agreement constitutes a financing transaction, TECH365 S.A.S. will measure its accounts receivable at the value negotiated with the client, depending on its payment conditions and the precepts stipulated in previous negotiations.

Post measurement

TECH365 S.A.S. You must subsequently measure your accounts receivable taking into account their classification; That is, if it is short-term or long-term. If it is short-term or current, it will be measured at the undiscounted value of the cash or other consideration expected to be received.

If the account receivable constitutes a financing transaction, the company will measure it at the present value of future payments to be received discounted at a market interest rate for a similar financial instrument.

Withdrawal and cancellation of accounts

In the company, an account receivable will be removed from the Statement of Financial Situation when the debtor cancels the invoice and is left in peace with its obligations.

Likewise, an account receivable may also be withdrawn when, once the pertinent analyzes have been carried out, it is considered unrecoverable. In this case, the proportion or all of the account must be withdrawn according to the results of the analysis of its recoverability in accordance with the accounting policy for impairment of accounts receivable under IFRS.

Fixed assets

This policy must be applied by TECH365 S.A.S. in the accounting of property, plant and equipment, as well as for investment properties whose fair value cannot be measured reliably, without disproportionate cost or effort, from the time they are recognized as assets, through their treatment subsequent to their initial measurement, which implies determination of the useful life, depreciation method and its accounting and impairment losses recognized in each period, until the company derecognises the asset or disposes of it.

At TECH365 S.A.S. An item of property, plant and equipment must be recognized when the following conditions are met:

- a. Future economic benefits associated with the property, plant and equipment will flow to TECH365 S.A.S.
- b. The cost of property, plant and equipment can be measured reliably
- c. It is expected to be used for more than one accounting period.
- d. It is not intended for sale in the normal course of business.
- and. The risks and advantages of the asset are associated
- F. You have control over the asset.
- g. Goods whose use does not exceed one (1) year, given that they are considered consumption items, regardless of the amount of the individual or group purchase, are recognized directly in the expense. These assets, taken directly to expense, will be controlled through an administrative inventory;
- h. Goods whose use exceeds one year (1) and whose value is less than 1 SMMLV are recognized directly in the expense. These will be controlled through an administrative inventory.

Recognition of assets acquired through financial leasing

At TECH365 S.A.S., if an asset of property, plant and equipment is acquired through a financial lease, its initial cost must be determined at the lower value between the fair value at the time of its measurement and the net present value of the agreed installments plus the extraordinary installments that are part of the agreement.

Initial Measurement

At TECH365 S.A.S., the measurement of property, plant and equipment must be carried out as follows:

- Initial measurement of assets that are acquired directly (ready to be used)

At TECH365 S.A.S. The following items must be part of the cost of an item of property, plant and equipment:

- a. the purchase price including import duties and non-recoverable indirect taxes imposed on the purchase, after deducting any discounts or reductions in the price.
- b. Costs directly related to placing the asset in the location and condition necessary for it to operate in the manner intended by management.
- c. The initial estimate of the costs of dismantling or removing the element, as well as the rehabilitation of the place on which it sits, as long as there is a contractual responsibility.
- d. From this previously calculated value, everything related to the residual value will be subtracted. It will be estimated by management according to the estimate of use and the technical concept of the asset.

Pos measurement

TECH365 S.A.S. will subsequently measure its property, plant and equipment by the cost model, which corresponds to the acquisition or construction cost, less accumulated depreciation, less the accumulated value of impairment losses if any.

Depreciation of assets

At TECH365 S.A.S., depreciation of property, plant and equipment must be calculated for all asset classes, except for land.

At TECH365 S.A.S., the depreciation of property, plant and equipment must be calculated using the linear method, the basis for calculating depreciation initially must be the acquisition cost; In the event that these assets are affected by impairment losses, the new depreciation base will be the net book value, less the defined remaining useful life.

At TECH365 S.A.S., the useful life of the assets must be defined in the terms that said assets are expected to contribute economic benefits to it and the following factors must be taken into account to determine the useful life of the property, plant and equipment:

External sources

- The commercial value of the asset decreases significantly as a result of the passage of time or its normal use.

- The carrying amount of the entity's net assets is greater than the fair value less its costs to sell.

Internal Sources

- Evidence is available about the obsolescence or physical deterioration of the asset.

- Changes in the use of the asset that imply greater wear.

- Decrease in asset performance.

Asset expressed by years

Lands S/N

Equipment 10

2.5. Cost and expenses payable

This accounting policy applies to accounts payable that correspond to financial liabilities under the International Financial Reporting Standards for SMEs, arising from the obligations contracted by the company, with natural and legal persons and include:

- Financial obligations.
- Accounts payable to national and international suppliers.
- Other accounts payable.
- Various creditors
- Taxes, levies and fees.

TECH365 S.A.S. recognizes as a financial liability of a credit nature (accounts payable) the payment rights in favor of third parties arising from: provision of services received or the purchase of goods on credit, and other obligations contracted in favor of third parties.

An account payable is recognized in the Statement of Financial Position, to the extent that the following conditions are met:

- a) That the service or good has been received to satisfaction.
- b) That the amount of the disbursement to be made can be evaluated reliably.
- c) It is probable that, as a consequence of the payment of the present obligation, resources will be released that incorporate future economic benefits.

Recognition and initial measurement

The balances payable are recognized at the time the company becomes an obligated party (acquires obligations) according to the contractual terms of the operation. Therefore, the following operations and under the following circumstances must be recognized as certain obligations in favor of third parties:

Obligations in favor of third parties arising from contracts or agreements must be

recognized to the extent that the following requirements are met:

- A. That the good or service has been received or is being received to satisfaction and the risks and benefits thereof have been received.
- B. It is probable that the payment of said obligation will result in the outflow of resources that incorporate future benefits.
- C. The value can be determined reliably.

Pos measurement

TECH365 S.A.S. must identify from initial recognition whether the account payable is long-term or short-term for the purposes of subsequent measurement of the financial liability, because current accounts payable (less than 12 months) will be measured at their nominal value, provided that the effect of the discount is not significant.

Long-term accounts payable, that is, with a payment term greater than 60 days, may be valued at amortized cost using the effective interest rate method, regardless of the frequency with which interest, commissions are paid and credited to the capital of the item (agreed upon with the creditor or supplier); Interest and other financial costs will be accrued each end of the month.

For this, TECH365 S.A.S. must make an estimated cash flow for each account payable, which will take into account all the transaction costs attributable to the financial liability, the projections of the installments (interest and capital payments), and all the commissions that the third party charges during the term of the instrument; The procedure below illustrates how the effective interest rate method is applied for financial liabilities.

2.6. Ordinary income

Applies to The Company establishes the accounting treatment for the different types of income it receives, depending on the activity that originates them:

Sale of goods: Corresponds to the income obtained from the sale of goods, intangibles and other assets classified as property, plant and equipment. Its recognition will be made at the moment in which the risks and benefits inherent to the asset are transferred to the buyer.

Provision of services: Corresponds to the income obtained from consumer credit financing services.

3. PREPARATION BASES

The financial statements of the Company have been prepared in accordance with the Accounting and Financial Reporting Standards Accepted in Colombia "NCIF", based on the International Financial Reporting Standards for SMEs issued by the International Accounting Standards Board (IASB) in 2015, which have been established in Law 1314 of 2009, regulated by the Single Regulatory Decree 2420 of 2015, modified by Decree 2496 of 2015.

The Company applies the NCIF for Small and Medium Enterprises (SMEs) since it is part of the so-called Group 2 according to the classification of companies carried out in Colombia for the application of the NCIF.

The NCIF for small and medium size company is based on the International Financial Reporting Standards (IFRS), together with its interpretations, issued by the International Accounting Standards Board (IASB). The base standards of Decree 2420 correspond to those officially translated into Spanish and issued by the IASB in July 2009.

4. ACCOUNTING PERIOD

TECH365 S.A.S. is defined to prepare information on the financial situation and the results of operations at least once a year with a cut-off date of December 31, 2024, to issue general purpose financial statements compared to the previous period and presented in accordance with the applicable legal standards and requirements.

5. GOING BUSINESS HYPOTHESIS

In preparing the complete set of financial statements, the company's management evaluated its ability to continue as a going concern. The financial statements presented are prepared based on the assumption that it is fully operational and will continue to operate for the foreseeable future. At the moment there isn't intention to liquidate it or stop its operations, there aren't uncertainties related to the operation of the business.

6. NOTES TO THE FINANCIAL STATEMENTS

6.1. CASH AND CASH EQUIVALENTS

Cash and cash equivalents include cash on hand, freely available deposits in banks, and other highly liquid short-term investments with maturities of three months or less from the acquisition of the financial instrument.

The operating resources of the Company TECH365 S.A.S. are recorded in the Cash and cash equivalents account, as well as the resources necessary to fully comply with short-term obligations with its suppliers and various creditors.

CONCEPT	2024	2023
Amount in cash	0	1.000
Cash in Financial Institutions saving account Bancolombia	72.691	36
Cash in Financial Institutions current account Bancolombia	152.203	0
Cash in Financial Institutions current account itau	300	0
POS target	7.964	0
Druo	35.779	0
TOTAL	268.937	1.036

6.2. TRADE ACCOUNTS AND OTHER ACCOUNTS RECEIVABLE

It records the rights originated in the development of the corporate purpose of the Company TECH365 S.A.S. The accounting accounts of debtors include the value of the balances in charge of third parties and in favor of the Company and that are expected to be recovered in a period of less than one year.

CONCEPT	2024	2023
Accounts receivable	894.921	0
Accounts receivable to partners	0	100.000
Accounts receivable to employees	1.507	0
Garanty deposit	15.219	0
TOTAL	911.647	100.000

6.3. TAXES ASSETS

At the end of 2024, tax assets correspond:

CONCEPT	2024	2023
Anticiped Taxes	4.821	0
TOTAL	4.821	0

6.4. FIXED ASSETS

During the 2024 period, the following acquisitions related to the sector were made.

CONCEPT	2024	2023
Computers	16.412	0
Acumlated depreciation	-469	0
TOTAL	15.943	0

6.5. COST AND EXPENSES PAYABLE

Accounts payable are initially recognized at their fair value. Long-term accounts payable, if any, would be measured at amortized cost, using the effective interest method.

CONCEPT	2024	2023
Providers	1.100	0
Cost and expenses payable	38.235	1.222
Social security	20.148	0
Advances for future capitalizations	104.667	0
Withholding tax	12.282	0
VAT	28.043	0
Employees benefits	50.102	0
TOTAL	254.577	1.222

Regarding the values linked to advances for future capitalizations, they correspond to additional values sent by ALDEGA UAB during the initial capitalization processes of the company. In this sense, the money sent exceeded the amount of capital subscribed and paid to the chamber of commerce.

6.6. OTHER FINANCIAL OBLIGATIONS

At the end of the 2024 period, the value of outstanding payments relating to other financial obligations was due to the balance pending payment to the company LINEURA UAB.

CONCEPT	2024	2023
Other obligations	1.515.900	0
TOTAL	1.515.900	0

6.7. EQUITY

The subscribed and paid capital for the closing of each accounting year represents the value of the resources actually received by the Company TECH365 S.A.S., from its shareholders.

CONCEPT	2024	2023
Common Stock	101.000	100.000
Profit or Loss from actual period	-668.428	-187
Profit or Loss from previous periods	-187	0
TOTAL	-567.615	99.813

6.8. OPERATIONAL INCOME

Revenue is recognized in the month in which the services were provided. The amount to be recognized is the fair value of the consideration to be received. This value may be the nominal value established in accordance with the legally established rates and contractual agreements, unless payment terms above those commercially accepted are agreed.

CONCEPT	2024	2023
Interests income	13.295	0
Plataform service income	424.922	0
TOTAL	438.217	0

6.9. RECOGNITION OF COSTS AND EXPENSES

Costs and expenses are recorded based on accrual.

The Company recognizes its costs and expenses to the extent that economic events occur in such a way that they are systematically recorded in the corresponding accounting period (accrual), independent of the flow of monetary or financial resources (cash).

Included in the costs are expenses incurred in favor of employees or third parties directly related to the sale or provision of services. Also included are those costs that, although not directly related to the sale or provision of services, are an essential element in them.

The former include personnel expenses, depreciation, amortization, among others. The latter include asset maintenance, taxes, public services, among others.

Regarding expenses of an operational nature, at the end of the year the company has expenses represented in the following items:

CONCEPT	2024	2023
Staff expenses	570.112	0
Fees	47.137	0
Tax expenses	1.034	0
Leases expenses	78.139	0
Insurances expenses	476	0
Services expenses	136.266	0
Legal expenses	2.135	222
Maintenance	40.681	0
Trip expenses	2.294	0
Depreciations	469	0
Non deductible expenses	80.137	0
TOTAL	958.879	222

Finally, in the case of expenditures of a non-operational nature, at the end of the year the company has expenses represented in the following items:

CONCEPT	2024	2023
Financial expenses	111.390	14
Portfolio loss due to capital forgiveness	2.483	0
Extraordinary expenses	16.546	0
Foreign interest payment	17.454	0
TOTAL	147.874	14