Crédito 365, S.A.P.I. de C.V.

Financial Statements
For the years ended
on December 31st, 2025 and 2024,
and Independent Auditor's Report

SERVICIOS VANGUARDISTAS, S. DE R.L. DE C.V.
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Crédito 365, S.A.P.I. de C.V

Index to the Financial Statements
As of December 31, 2025 and 2024

Independent Auditor's Report

To the Stockholders of:

Crédito 365, S.A.P.I. de C.V.

Opinion

We have audited the accompanying financial statements of Crédito 365, S.A.P.I. de C.V. (the Company) as of December 31, 2025 and 2024, which comprise the Statement of Financial Position, Statement of Comprehensive Income, Statement of changes in Equity and the Statement of Cash Flows, corresponding to the year ended on that date; in accordance with the Mexican Financial Reporting Standards, "NIF'S", as well as the Explanatory Notes to the Financial Statements which include a summary of significant accounting policies.

In our opinion, the accompanying financial statements of Crédito 365, S.A.P.I. de C.V. (the company) present fairly, in all material respects, the position as of December 31, 2025 and 2024, its financial performance or its results, and its cash flows for the years ended on those dates, in accordance with the Mexican Financial Reporting Standards (NIFS).

Basis for Opinion

Our audit has been conducted in accordance with International Standards on Auditing (ISAs). Our responsibility under these Standards is described below in the Auditor's Responsibilities section of this report in Relation to the Audit of the Financial Statements. We are independent of the Company, in accordance with the provisions of the Code of Professional Ethics of the Mexican Institute of Public Accountants, A. C., and we have complied with the other ethical responsibilities in accordance with those legal and regulatory requirements.

We draw attention to Note 12 to the Financial Statements which states that the Company profits and liquidity after the end of the financial year ended December 31st, 2025 and 2024, have contributed to mitigating the adverse effects mainly arising from the start-up phase of operations. Nevertheless, at the beginning of the fiscal year, conditions existed that indicated the presence of a material uncertainty that could raise significant doubt about the Company's ability to continue as a going concern.

We consider that the audit evidence we have obtained provides a sufficient and appropriate basis to support our opinion. Likewise, as of the completion date of our audit, as a subsequent event, we became aware, based on information provided by the Company, of the resolution of the private shareholders' meeting whereby the liabilities owed to the shareholders would be capitalized, thereby reversing the negative financial position and strengthening the Company's equity position.

Important matters

In accordance with ISA 706, and in compliance with the Standard, the financial under review were prepared and presented on a comparative basis for the years 2025 and 2024.

Responsibilities of the management and hose charged with governance of the Company in relation to the financial statements

In preparing the financial statements, Management is responsible for evaluating the Company's ability to continue as a going concern; disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting, except if Management intends to liquidate the Company or cease operations, or there is no more realistic alternative than to do so.

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

Auditor 's responsibilities in relation to the audit of financial statements

Our objective is to obtain reasonable assurance that the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's reports that contains my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with International Standards on Auditing will always detect a material misstatement, where it exists. Errors may be due to fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions that users make based on the financial statements.

During the conduct of an audit in accordance with ISA, we exercise our professional judgment and maintain an attitude of professional skepticism. Also:

1. We identify and assess the risks of material misstatement in the financial statements, whether due to fraud or error. I design and implement audit procedures to respond to such risks, and obtain sufficient and appropriate audit evidence to support our opinion. The risk of failing to detect a material misstatement resulting from fraud is higher than one that results from unintentional error, as fraud may involve collusion, forgery, intentional omissions, intentionally misleading representation, or circumvention of internal controls.

2. We obtain an understanding of internal control relevant to the audit, in order to design audit procedures that are appropriate in the circumstances, and not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.

3. We evaluate whether the accounting policies applied are appropriate and the reasonableness of the accounting estimates and related disclosures presented by management.

4. We evaluate the appropriateness for management's use of the going concern presumption in preparing the financial statements, and whether, based on the audit evidence obtained, there is material uncertainty 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 there is material uncertainty exists, we are required to draw attention in our audit report to the corresponding relevant disclosures in the financial statements or, if such disclosures are inadequate, to express a modified opinion. However, as mentioned in the basis for the opinion, the shareholders have decided to capitalize the debt, and as a result of this decision, the going concern assumption has been reversed.

5. We evaluate the overall 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 reasonable presentation.

We also provide those charged with governance with, among other matters, the scope and timing of the audit and significant audit findings, including, any significant internal control deficiencies that were identified during our audit.

Servicios Vanguardistas, S. De R.L. de C.V.

CPC Luis Gerardo Molina Tamayo
Professional License 4714602
Partner

May 15, 2026

Credito 365, S.A.P.I. de C.V.

Financial Situation Statement as of December 31, 2025 and 2024

Amounts Expressed in Mexican pesos

ASSETS		2025	2024
Current			
Cash and cash equivalents	*Note 3*	$ 20,613,538	$ 25,129,258
Customers	*Note 4*	112,601,820	48,917,609
Taxes to be recovered	*Note 6*	3,657,693	3,291,950
Related parties receivable	*Note 5*	-	8,173,653
Miscellaneous debtors		3,481,144	336,494
Prepaid expenses		185,582	191,835
Total current assets:		140,539,777	86,040,799
Furniture and Computer Equipment	*Note 7*	1,622,180	916,236
Accumulated depreciation	*Note 7*	(491,916)	(191,082)
Partial amount:		1,130,264	725,154
Long term			
Insurance and Bonds		-	36,823
Total long-term assets::		1,130,264	761,977
TOTAL ASSETS:		**$ 141,670,041**	**$ 86,802,776**

LIABILITY:		2025	2024
Current			
Suppliers		$ 174,096	$ 107,308
Miscellaneous Creditors	*Note 8*	7,887,075	9,394,085
Taxes and duties payable		8,466,819	7,525,809
Income Tax payable		0	12,573
TOTAL LIABILITIES:		16,527,990	17,039,775
Long-terms liabilities:			
Aldega UAB	*Note 8*	87,276,240	64,333,550
Crédit KZ Kazakhastan LLP	*Note 5*	52,031,438	49,923,210
Total Long-terms liabilities:		139,307,678	114,256,760
TOTAL LIABILITIES:		155,835,668	131,296,535
SHAREHOLDERS' EQUITY:			
Share capital from contributions	*Note 9*	50,000	50,000
Results of previous exercises		(44,543,759)	(1,509,765)
Net Profit (loss) for the year	*Note 10*	30,328,132	(43,033,994)
Total Shareholders' Equity:		(14,165,627)	(44,493,759)
TOTAL LIABILITIES AND EQUITY		**$ 141,670,041**	**$ 86,802,776**

See accompanying notes of this financial statements

C.P.C. Luis Gerardo Molina Tamayo
Professional License 714602
Professional Certified (IMCP) 16809

Credito 365, S.A.P.I. de C.V.
Comprehensive Income Statement
for the years ended December 31st, 2025 and 2024
Figures expressed in Mexican pesos

		2025	2024
Net income:		$ 469,676,863	$ 498,987,497
Cost of Service		338,058,610	437,768,167
Gross Profit:		131,618,253	61,219,330
General Expenses		88,601,749	66,580,635
Profit (Loss) Operations:		43,016,504	(5,361,305)
Interest and exchange income		17,039,455	7,354,862
Interest and exchange loss		(29,727,827)	(45,027,551)
Total Comprehensive Financing Cost:		(12,688,372)	(37,672,689)
Profit (Loss) before income tax:		30,328,132	(43,033,994)
Income Tax	*Nota 10*	-	-
Net profit (loss) for the period:		$ 30,328,132	$ (43,033,994)

See accompanying notes of this financial statements

C.P.C. Luis Gerardo Molina Tamayo
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Credito 365, S.A.P.I. de C.V.
Statement of Changes in Shareholders' Equity
for the years ended December 31st, 2025 and 2024
Amounts expressed in Mexican pesos

	CAPITAL STOCK	NET PROFIT OR LOSS	ACCUMULATED LOSSES	TOTAL SHAREHOLDERS' EQUITY
Balances as of January 1st, 2024	$ 50,000	$	$ (1,509,765)	$ (1,459,765)
Net Loss for 2024		(43,033,994)		(43,033,994)
Balances as of January 1st, 2025	$ 50,000	$ (43,033,994)	$ -	$ (44,493,759)
Transfer of prior results		43,033,994	(43,033,994)	-
Net profit for 2025		30,328,132		30,328,132
Balances as of december 31st, 2025	$ 50,000	$ 30,328,132	$ (44,543,759)	$ (14,165,627)

See accompanying notes of this financial statements

C.P.C. Luis Gerardo Molina Tamayo
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Professional Certified (IMCP) 16809

1. Operations

Crédito 365, SAPI de CV, "the Company" is a Mexican society, constituted on May 12, 2023, its main activity being the habitual and professional realization of one or more credit granting activities, financial leasing and financial factoring, as well as granting any kind of financing, credits and loans to any person through any act, contract or operation.

In accordance with the issuance of the financial statements and the corresponding notes, such financial information was authorized by the Legal Representative, C. Stanislav Moshkin, for approval.

Also, such financial statements must be approved at a later date by the Shareholders' Meeting. Where applicable, the Administration has the power or attribution to modify the accompanying financial statements.

2. Significant accounting policies applied

a) Bases of Preparation

The preparation and issuance of the financial statements have been based on historical cost, except in relation to financial instruments (assets and liabilities) assets available for sale, which were measured and quantified at their fair value. Regarding the book values of recognized assets and liabilities that are hedged items, they are in accordance with their fair value, if applicable, they are adjusted for changes in their fair value attributable to the hedged risk.

In preparing the financial statements, Management is responsible for evaluating the Company's ability to continue as a going concern; disclosing, where appropriate, matters relating to going concern and using the going concern basis of accounting, except if Management intends to liquidate the Company, to cease operations, or there is no more realistic alternative than to do so.

The Entity's Management has not identified material uncertainties that cause significant doubt about the company's ability to continue as a going concern.

Finally, the Management and Governance of the Entity are always under constant supervision of the evolution of the situation of the Entity, in order to successfully face the possible financial and non-financial impacts that may occur.

Fair value is the price estimated to be received for selling an asset or paying to transfer a liability in an orderly transaction between market participants measured on a specific day or date to an observable price or estimated using another valuation technique.

b) Compliance with Mexican Financial Reporting Standards.

The accompanying financial statements have been prepared in accordance with the Mexican Information Standards (NIF) in force as of the date of the statement of financial position.

c) Revenue recognition

Interest and commission income that affect the customer account are recognized in the profit and loss of the period as it accrues, under the accounting period principle, presented within the Income classification.

Interest is calculated on the outstanding balance of receivables using the agreed rate, while commissions are recognized at the time the services that originate them or accrue according to the contractual conditions with the client.

d) Recognition of the Effects of Inflation In Financial Information

In the current period, the effects of inflation in financial information are not considered based on the current provisions, (NIF B-10) due to an " inflationary environment" not being determined.

When the entity is in its non-inflationary economic environment:
It should not recognize in its financial statements the effects of inflation for the period. Cumulative inflation for the last three years is 16.69% (2022 7.82%, 2023 4.66 % and 2024 4.21%).

e) Use of estimates.

In the preparation and recording of the financial statements, (operations and events) in accordance with the NIF, they require, where appropriate, the use of estimates in the valuation of some of their accounts or line items. That implies that final results may ultimately have differences or discrepancies compared to the line items and estimates applied.

Based on the foregoing, the company's management evaluates and applies its judgement for the appropriate use of the estimates and assumptions used in the records of the corresponding operations or accounts.

The company's management applies or records with the Mexican peso as its functional currency in the Company's operations report.

f) Cash and cash equivalents

Cash and cash equivalents are represented by bank deposits and investments in highly liquid instruments, with maturities not exceeding 90 days, and are presented valued at their acquisition cost plus uncollected accrued interest, an amount similar to the market value of those investments. Fluctuations in its value are recognized in the integral financing statement.

g) Temporary investments

Investments in financial instruments are represented by time deposits and bank notes, which are valued at their acquisition cost, plus uncollected accrued returns or at their estimated realization value, whichever is lower, during the years ended December 31st, 2025 and 2024, there were no transfers between the categories of financial assets.

h) Credit risk

Credit risk arises from the operations the, which would potentially generate losses that would be recognized in the event that counterparties did not fully comply with the contractual obligations. Similarly, and in accordance with external situations, we are exposed to market risks arising from changes in interest rates and fluctuations in exchange rates.

Credit risk in accounts receivable is diversified, due to the customer base and its geographical dispersion. Continuous credit evaluation of customer's creditworthiness is performed, and collateral is not required to guarantee its recoverability. In the event that collection cycles deteriorate significantly, results could be adversely affected.

i) Cash flow hedge.

It covers exposure to cash flow variability attributable to a particular risk associated with a recognized asset or liability, a forecast transaction with similar risk characteristics of either assets or liabilities, or to forecast transactions.

j) Provision for doubtful accounts

In accordance with the consistency of prior periods, Management has established the policy of recognizing estimates of doubtful accounts to cover the balances of accounts receivable with an aging greater than 90 days, taking into consideration historical experience and the specific identification of balances.

Similarly, in relation to accounts receivable from related parties, we evaluate their uncollectibility annually by examining the financial position and the market in which each of our related parties operates. Considering due consistency and comparability.

k) Furniture and computer equipment:

Property, plant and equipment are initially recognized at their acquisition value, minus accumulated depreciation.

The depreciation of property, plant and equipment is determined on the value of assets, using the straight-line method and based on their estimated useful life.

In the years ended December 31st, 2025 and 2024, there were no indications of impairment. The estimated average remaining useful life applied for each asset type in each year was as follows:

Asset:	Maximum useful life.
Computer equipment	3
Furniture and Equipment	10

l) Assessment of long-lived assets

The value of property, plant and equipment is reviewed when there are indications of impairment in the value of such assets. When the recoverable amount, which is the higher of the sale price and its use value, (which is the present value of future cash flows) is less than the net book value, the difference is recognized as an impairment loss.

NIF C-15 "Impairment of long-term assets and their disposal" aims to establish the recognition for valuation, presentation and disclosure in the impairment of long-term assets.

As of December 31, 2025 and 2024, the company's assets do not present indications of impairment as referred to in the aforementioned NIF.

m) Financial liabilities

Financial liabilities are initially measured at fair value, minus transaction costs, except for those financial liabilities classified as fair value through profit or loss, which are initially measured at fair value. Subsequent measurement depends on the category in which they are classified. Financial liabilities are classified into the following categories: "at fair value through profit or loss" or as "other financial liabilities". Note 8 describes the category in which each class of financial liabilities held by the Entity is classified.

n) Labour Obligations

Termination benefits are calculated and paid under certain circumstances and are recognized in profit or loss when the liability is determined to be payable.

Pensions for disability, retirement or withdrawal are considered covered by the payment of contributions to the "Instituto Mexicano del Seguro Social", (Mexican Social Security Institute) and contributions to the retirement savings system for workers.

o) Employee Profit Sharing (PTU)

PTU is recognized in the results of the year in which it is incurred and is presented within the expense heading in the income statement. Deferred PTU is determined by the temporary differences that result from the comparison of the accounting and tax values of the assets and liabilities and is recognized only when the settlement of a liability generated by Benefit is probable and there is no indication that the situation will change, in such a way that the liability or profit will not be realized. PTU is determined based on the taxable profit in accordance with the fifth paragraph of section II of article 9 of the Income Tax Law.

p) Currency fluctuations

Transactions in foreign currency are recorded at the exchange rate applicable on the date of their recognition. Assets and liabilities in foreign currency are measured at the exchange rate of the date of the financial position statement. Exchange differences between the recognition date and the collect or payment, as well as those derived from the conversion of balances denominated in foreign currencies at the date of the financial statements, are applied to results.

q) Income Taxes

Income tax expense is the sum of current and deferred income taxes.

The income tax caused in the year is presented as a short-term liability net of advances made during the year.

Deferred income taxes are determined using the liability method based on the temporary differences between the tax values of assets and liabilities and their carrying amounts at the date of the financial statements.

Deferred tax assets and liabilities are measured based on the tax rates that will be in effect in the year when the asset materializes or the liability is settled, based on the tax rates that have been approved or whose approval procedure is close to being completed at the date of financial reporting.

The net book value of deferred tax assets is reviewed at each financial reporting date and reduced to the extent that it is no longer probable that there will be sufficient future taxable profits to allow the utilization of all or part of the deferred tax assets. Estimates for deferred tax assets are reviewed and evaluated at each reporting date and are cancelled to the extent that there is likely to be sufficient future taxable profit to allow for the recovery of the deferred tax asset.

r) Presentation of the income statement

The costs and expenses shown in our income statements are presented according to their profitable function, since this classification allows us to properly evaluate gross and operating profit margins.

The presentation of the operating profit is not required; however, it is presented because it is an important indicator in the evaluation of the comprehensive income.

s) Cash flow statement

The statement of cash flows is prepared by the indirect method and presents the cash flows from operating activities, starting from profit before income taxes, followed by those relating to investment and financing.

t) Comprehensive financing result. (RIF)

Comprehensive financing result, (RIF) includes interest accrued both in charge and in favor of the period, as well as currency fluctuation derived from the use of foreign currency.

u) Leases

NIF D-5 stablishes the mandatory disclosures of expense related to short-term and low-value leases, for which the right-of-use asset has not been recognized applying paragraph 20.4. The current standard combines the disclosures for these two exemptions.
NIF C-17 establishes that a right-of-use asset does not meet the definition of investment property, given that a lessee typically does not have the possibility to gain from the appreciation of the value of such asset.

The sale with lease on the way back in NIF D-5 establishes that if the transfer of an asset by the seller-lessee satisfies the requirements of NIF D 1, revenue from contracts with customers, to be recognized as a partial sale of the asset, the seller-tenant must derecognize the transferred asset and recognize the right-of-use asset arising from the sale-leaseback in proportion of the previous carrying amount of the asset that corresponds to the rights of use retained by the seller-lessee; however, NIF D-5 does not describe a method to determine such proportion. This improvement clarifies that the lease liability arising from a sale transaction with a lease on the way back must include both fixed payments and estimated variable payments.

v) Intangible Assets Definition of the amortizable amount:

Definition of the amortizable amount NIF C-8 establishes the rules for the subsequent recognition of intangible assets, without defining the concept of the amortizable amount; however, amortization is defined as the systematic distribution of results of the cost of a definite-life intangible asset to earnings over its estimated useful life. It is worth mentioning that, although the two terms have the same meaning, in the case of an intangible asset, the term amortization is generally used instead of depreciation, which is the term used for the systematic distribution of the depreciable amount of a component of a fixed asset over its useful life.

w) Critical accounting judgments and key sources of estimation uncertainty.

In the application of accounting policies, the Entity's management makes judgments, estimates and assumptions about certain amounts of assets and liabilities in the financial statements. The corresponding estimates and assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from such estimates. The underlying estimates and assumptions are reviewed on a regular basis. Revisions to accounting estimates are recognized in the review period and future periods if the revision affects both the current period and subsequent periods.

a. Critical judgments in applying accounting policies:

Critical judgments are presented below, apart from those involving estimates, made by management during the process of applying the Entity's accounting policies and which have a significant effect on the consolidated financial statements.

b. Key sources of estimation uncertainty.

The following discusses, key assumptions regarding the future and other key sources of uncertainty in the estimates at the end of the period, which have a significant risk of resulting in material adjustments to the carrying amounts of assets and liabilities over the next year.

Calculation of impairment loss. When measuring the expected credit loss, the entity uses reasonable information, based on the assumptions of the future movements of the different economic indicators and how these economic indicators will affect others.

The expected loss in an estimate of the expected credit loss is based on the difference between contractual cash flows and those that lenders expect to receive, taking into account the cash flows from credit enhancements.

The probability of default is a key in measuring the expected credit loss. The probability of default is an estimate of the probability given a time horizon, the calculation which includes historical data and expected assumptions of future conditions.

Impairment of long-lived assets - The carrying amount of non-current assets is reviewed for impairment if there are situations or changes in circumstances that indicate that the carrying amount is not recoverable. If there are indications of impairment, a review is carried out to determine if the book value exceeds its recovery value and/or is impaired. For the purpose of impairment testing of asset, the Entity requires estimates to be made in the value in use assigned to its property, machinery and equipment, and to cash-generating units, in the case of certain assets. Value-in-use calculations require the Entity determine the future cash flows that should arise from the cash-generating units and an appropriate discount rate to calculate the present value. The Entity uses cash flow projections of revenue using estimates of market conditions, pricing, and production and sales volumes.

Contingencies - The Entity is subject to legal proceedings on which it evaluates the probability that they materialize as a payment obligation, for which it considers the legal situation at the date of the estimate and the opinion of the legal advisors, such evaluations are periodically reconsidered.

In accordance with the terms of various contracts, the revenue that is recognized is not necessarily related to the amounts billable to customers. Management periodically evaluates the reasonableness of its receivable.

In cases where there are indications of difficulty in their recovery, additional provisions are established for doubtful accounts affecting the results of the year in which they are determined. The estimate of such provisions is based on the Entity's best judgment considering the prevailing circumstances at the time of its determination.

Discount Rate Used to Determine the Entity's Carrying amount of the Defined Benefit Obligation - The determination of the benefits of the provided obligations depends on certain assumptions, including the selection of the discount rate.

x) New and revised NIIF not yet effective.

The following new and amended NIIF are presented below, which have been issued, but are not yet effective, and could be applicable to the Company:

Modifications to NIIF 9 and 7

(1) Modifications to NIIF 9 and NIIF 7 Modifications to the classification and measurement of financial instruments

FIGURES EXPRESSED IN MEXICAN PESOS

NIIF 18

(2) NIIF 18 Presentation and Disclosure in the financial statements

Modifications to NIIF 9 and 7

Contracts for renewable electricity (1)

(1) Effective for annual periods beginning on or after January 1, 2026.

(2) Effective for annual periods beginning on or after January 1, 2027.

3. Cash and Banks Equivalents.

As of the financial statements date, the balance as of December 31st, 2025 and 2024, of Cash and Banks is integrated as follows:

Banks in Bational Currency:	2025	2024
BBVA BANCOMER MXN 0120741175	$ 14,377,489	$ 7,578,542
STP 646180501400000001	5,857,241	17,388,544
INBURSA 50067445139	152,505	81,928
INBURSA 50068666372	95,490	59,906
BANORTE 1241059482	0	978
Total National Currency	20,482,725	25,109,898
Banks in Foreign Currency:		
BBVA BANCOMER EUROS	66,271	0
BBVA BANCOMER USD 0120741477	64,542	19,360
Total Foreign Currency	130,813	19,360
Total Cash Equivalents and Banks	$ 20,613,538	$ 25,129,258

FIGURES EXPRESSED IN MEXICAN PESOS

4. Customers.

As of the financial statements date, the balance as of December 31st, 2025 and 2024 of Customers is integrated as follows:

		2025		2024
Loans to the General Public	$	86,590,051	$	32,150,958
Interest Income on Loans to the General Public		23,747,613		16,766,651
Magazine		1,884,338		0
MBA Debt Colecction Services		379,817		0
Total Accounts Receivable - Customers	$	112,601,820	$	48,917,609

5. Related parties

According to NIF C-13 " Related Parties", it is any natural person or entity different from the reporting entity, which directly or indirectly, through one or more intermediaries' controls, is controlled by, or is under the same control as a reporting entity.

As of the financial statements date, the balance as of December 31st, 2025 and 2024, of Related Parties is integrated as follows:

		2025		2024
Related Parties Receivable				
Operator FIJI SOFOM ENR	$	0	$	8,173,653
Total	$	0	$	8,173,653
Related Parties Payable				
CREDIT365 KZ KAZAKHSTAN LLP	$	52,031,438	$	49,923,210
Total	$	52,031,438	$	49,923,210

FIGURES EXPRESSED IN MEXICAN PESOS

6. Taxes recoverable.

As of the financial statements date, the balance as of December 31st, 2025 and 2024, of taxes receivable is integrated as follows:

		2025		2024
Corporative Income Tax (I.R.S.)	$	3,458,681	$	3,011,899
Value Added Tax (I.V.A.)		199,012		280,051
Total Taxes recoverable	$	3,657,693	$	3,291,950

7. Furniture and Computer Equipment

Depreciation expense for the years ended December 31, 2025 and 2024, amounted to $300,834 and $191,082, respectively. Depreciation is calculated using the straight-line method based on the estimated useful lives of the assets. Depreciation for the year is presented within General Expenses in the statement of income.

Furniture and Equipment are integrated as follows:

			2025			2024	
	Estimated useful life		Cost / Investment	Accumulated depreciation		Cost / Investment	Accumulated depreciation
Furniture and Equipment	10 years	$	699,053	(60,499)	$	176,913	(11,752)
Computer Equipment	3 years		923,127	(431,417)		739,323	(179,330)
Net Equipment		$	1,622,180	(491,916)	$	916,236	(191,082)

FIGURES EXPRESSED IN MEXICAN PESOS

8. Miscellaneous Creditors

At of the financial statements date, the balance of the miscellaneous creditors as of December 31st, 2025 and 2024, is integrated as follows:

Short-term		2025		2024
DB Consulting fze	$	6,684,738	$	7,547,775
Circulo de Crédito (Credit Circle)		653,743		290,552
Overpayment After Sold		112,874		0
Overpayment		61,224		584,885
Mexico Google Operations		0		381,577
Oz Foresincs Software Trading		0		216,863
FIIZY OU		0		102,253
Other Miscellaneous Creditors		374,496		270,180
Total	$	**7,887,075**	$	**9,394,085**

Long-term				
Aldega UAB	$	87,276,240	$	64,333,550
Total	$	**87,276,240**	$	**64,333,550**

9. Capital

As of December 31st, 2025 and 2024, and in accordance with the extraordinary shareholders' meetings, the share capital of $ 50,000 at nominal value, is formed in its fixed part by 50,000 registered common shares with a nominal value of $1.00 each, there is no variable capital so as of December 31st, 2025 and 2024, the total capital amounts to the amount of $50,000 at nominal value.

The series of actions is integrated as follows:

	2025			**2024**		
	Number of shares		Nominal value	Number of shares		Nominal value
Class I Normative Shares	50	$	50,000	50	$	50,000
Total	50	$	50,000	50	$	50,000

The value of the share capital expressed in purchasing power pesos as of December 31st, 2025 and 2024, is shown in the financial position statement.

FIGURES EXPRESSED IN MEXICAN PESOS

10. Income on profit, Income taxes (ISR)

a) In accordance with the tax legislation effective during 2025, the Company is subject to income tax individually basis at the rate of 30%.

b) As of December 31st, 2025, there are pending tax losses to amortize for ISR purposes, at the value updated as of that date, and which will be indexed until the year in which they are applied, which are calculated on the basis of the year's result, as shown below:

Year in which the Tax Loss was incurred	Amount of Tax Loss	Taxable Income for the Fiscal Year 2025	Remaining 2024 Tax Loss carryforward for future fiscal years	Expiration year of the Tax Loss
2024	$38,269,390	$30,657,866	$7,611,524	2034

11. Contingencies

As of the issuance date of these financial statements, the Company is involved in the following legal proceedings:

On January 7, 2025, a civil lawsuit was filed against REGULUS MANAGEMENT DE MEXICO related to a security deposit worth to USD $2,312.60. Such amount, at the exchange rate of MXN $17.96 per USD, which is at the date of the issuance of the financial statements and amounts to a total of MXN $41,534.30 Local Currency. The proceeding is currently in the admission stage and pending service of process to the defendant party.

Additionally, the Company is involved in a commercial lawsuit against Casa Anzures for an amount of $16,100.00 Mexican Pesos (MXN), which is currently in the admission and notification stage.

Furthermore, there are two labor lawsuits filed by Patricia Juache Peña and Aleksander Androsenko. As of the date of issuance of the financial statements, these claims do not have a determined quantified amount and are currently in the surrebuttal stage.

Although the Company maintains reasonable expectations of recovering the claimed resources, as of the closing date of the financial statements, such recovery has not materialized. Management, together with its legal counsel, continues to evaluate the progress of the legal proceedings, as well as the probability of success and the potential financial impact arising from their resolution.

12. Going Concern

Although the Company managed to reverse the trend of losses and achieve profitability for the first time during 2025, it remains critical to continue strengthening its financial position and reducing the accumulated losses that affect its stockholders' equity. This is particularly important since, in accordance with the General Law of Commercial Companies, this situation could constitute a ground for dissolution at the request of an interested third party.

The continued generation of profits in subsequent fiscal years will contribute to mitigating the material uncertainty related to the Company's ability to continue as a going concern

13. Subsequent Events

As of the completion date of our audit and as a subsequent event, we were informed by the Company of a resolution adopted in a private shareholders' meeting, whereby the liabilities owed by the Company to KZ KAZAKHSTAN LLP will be capitalized, thereby reversing the negative financial position and significantly strengthening the entity's stockholders' equity

14. Approval of the issuance of the financial statements.

The financial statements were authorized for issue on May 21th, 2025, by C. Stanislav Moshkin, Legal Representative of the Company, consequently these do not reflect the events that occurred after that date, and are subject to the approval of the Shareholders' Meeting of the Company, who can decide to modify them according to the provisions of the General Law of Commercial Companies in Mexico.

These notes form an integral part of the Financial Statements of Crédito 365, SAPI de CV, for the year ended December 31st, 2025 and 2024.

Crédito 365, S.A.P.I. de C.V.

C. Stanislav Moshkin

Legal Representative.