AUDITOR'S REPORT

of the financial statements for the period

from 1 January 2025 to 31 December 2025

LeaderFin s.r.o.

Krakovská 1392/7, Nové Město, 110 00 Praha 1

ID No.: 044 40 170

SolveBros Audit s.r.o.

Krakovská 1392/7, 110 00 Praha 1, registrováno MS v Praze oddíl C, vložka 363834, IČO: 14316927, DIČ: CZ14316927

SolveBros AUDIT

INDEPENDENT AUDITOR'S REPORT

For the sole shareholder of the company LeaderFin s.r.o.

Opinion

We have audited the accompanying financial statements of LeaderFin s.ro. (hereinafter also the "Company") prepared in accordance with accounting principles generally accepted in the Czech Republic, which comprise the balance sheet as at 31 December 2025, and the income statement for the year then ended, and notes to the financial statements, including material accounting policy information. For details of the Company, see Note 1. to the financial statements.

In our opinion, the financial statements give a true and fair view of the financial position of LeaderFin s.r.o. as at 31 December 2025, and of its financial performance for the year then ended in accordance with accounting principles generally accepted in the Czech Republic.

Basis for Opinion

We conducted our audit in accordance with the Act on Auditors and Auditing Standards of the Chamber of Auditors of the Czech Republic, which are International Standards on Auditing (ISAs), as amended by the related application clauses. Our responsibilities under this law and regulation are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the Act on Auditors and the Code of Ethics adopted by the Chamber of Auditors of the Czech Republic and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Matter

The financial statements as of 31 December 2025 are the first financial statements to be audited. The financial statements as of 31 December 2024 were not audited.

Other Information in the Annual Report

In compliance with Section 2(b) of the Act on Auditors, the other information comprises the information included in the Annual Report other than the financial statements and auditor's report thereon. The Board of Directors is responsible for the other information.

Our opinion on the financial statements does not cover the other information. In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. In addition, we assess whether the other information has been prepared, in all material respects, in accordance with applicable law or regulation, in particular, whether the other information complies with law or regulation in terms of formal requirements and procedure for preparing the other information in the context of materiality, i.e. whether any non-compliance with these requirements could influence judgments made on the basis of the other information.

Based on the procedures performed, to the extent we are able to assess it, we report that:

- The other information describing the facts that are also presented in the financial statements is, in all material respects, consistent with the financial statements; and
- The other information is prepared in compliance with applicable law or regulation.

In addition, our responsibility is to report, based on the knowledge and understanding of the Company obtained in the audit, on whether the other information contains any material misstatement of fact. Based on the procedures we have performed on the other information obtained, we have not identified any material misstatement of fact.

Responsibility of the Company's Board of Directors and Supervisory Board for the Financial Statements

The Board of Directors is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the Czech Republic and for such internal control as the Board of Directors determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

The Supervisory Board is responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

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

As part of an audit in accordance with the above law or regulation, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that

may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

Prague, 25 June 2026.

SolveBros Audit s.r.o.
Krakovská 1392/7, 110 00 Praha 1
Certificate number 632

Ing. Jaromír Sedmík
Responsible auditor
Certificate number 2523

Mandatory information minimum according to Decree No. 500/2002 Coll.

BALANCE SHEET

as at 31.12.2025

(in ths CZK)

ID no:

044 40 170

Business company or another description of the accounting unit

LeaderFin s.r.o.

The accounting unit's domicile and, if applicable, the place of running business

Krakovská 1392/7, Nové Město, 110 00 Praha 1

Ident.	ASSETS	Line	Current year			Prior year - corrected
			Gross	Adjustments	Net	Net
a	b	c	1	2	3	4
	TOTAL ASSETS	001	**260 239**	**-40 059**	**220 180**	**203 914**
B.	**FIXED ASSETS**	003	**20 681**	**-12 614**	**8 067**	**8 551**
B. I.	**Intangible fixed assets**	004	**852**	**-552**	**300**	**472**
B. I. 2.	Valuable rights	006	852	-552	300	472
B. I. 2. 1.	Software	007	852	-552	300	472
B. II.	**Tangible fixed assets**	014	**19 829**	**-12 062**	**7 767**	**8 079**
B. II. 1.	Land and structures	015	440	-21	419	434
B. II. 1. 2.	Structures	017	440	-21	419	434
B. II. 2.	Movable assets and sets of movable assets	018	1 040	-114	926	0
B. II. 3.	Gain or loss on revaluation of acquired property	019	18 349	-11 927	6 422	7 645
C.	**CURRENT ASSETS**	037	**239 511**	**-27 445**	**212 066**	**195 335**
C. II.	**Receivables**	046	**226 057**	**-27 445**	**198 612**	**185 352**
C. II. 1.	Long-term receivables	047	510	0	510	482
C. II. 1. 5.	Other receivables	052	510	0	510	482
C. II. 1. 5. 2.	Long-term advances granted	054	510	0	510	482
C. II. 2.	Short-term receivables	057	225 547	-27 445	198 102	184 870
C. II. 2. 1.	Trade receivables	058	214 649	-27 445	187 204	174 148
C. II. 2. 4.	Other receivables	061	10 898	0	10 898	10 722
C. II. 2. 4. 6.	Miscellaneous receivables	067	10 898	0	10 898	10 722
C. IV.	**Cash**	071	**13 454**	**0**	**13 454**	**9 983**
C. IV 1.	Cash in hand	072	69	0	69	278
C. IV 2.	Cash at bank	073	13 385	0	13 385	9 705
D.	**PREPAID EXPENSES AND ACCRUED INCOME**	074	**47**	**0**	**47**	**28**
D. 1.	Prepaid expenses	075	47	0	47	28

Ident. a	LIABILITIES b	Line c	Current year 5	Prior year - corrected 6
	TOTAL EQUITY & LIABILITIES	078	**220 180**	**203 914**
A.	**EQUITY**	079	**117 355**	**75 157**
A. I.	**Registered capital**	080	**25 185**	**25 185**
A. I. 1.	Registered capital	081	25 185	25 185
A. II.	**Share premium and revaluation reserve**	084	**49 625**	**49 625**
A. II. 2.	Capital funds	086	49 625	49 625
A. II. 2. 1.	Other capital funds	087	49 625	49 625
A. IV.	**Profit (loss) brought forward (+/-)**	095	**347**	**-46 056**
A. IV. 1.	Retained earnings / accumulated loss (+/-)	096	20 017	-46 056
A. IV. 2.	Other profit (loss) brought forward (+/-)	097	-19 670	0
A. V.	**Profit (loss) for the year (+/-)**	098	**42 198**	**46 403**
B. + C.	**PROVISIONS AND LIABILITIES**	100	**99 584**	**126 004**
B.	**Provisions**	101	**5 604**	**595**
B. 4.	Other provisions	105	5 604	595
C.	**Liabilities**	106	**93 980**	**125 409**
C. I.	**Long-term liabilities**	107	**344**	**0**
C. I. 9.	Other liabilities	118	344	0
C. I. 9. 3.	Miscellaneous liabilities	121	344	0
C. II.	**Current liabilities**	122	**93 636**	**125 409**
C. II. 4.	Trade payables	128	3 945	2 567
C. II. 6.	Liabilities – controlled or controlling entity	130	29 541	79 730
C. II. 8.	Other liabilities	132	60 150	43 112
C. II. 8. 3.	Liabilities to employees	135	1 215	1 095
C. II. 8. 4.	Liabilities arising from social security and health insurance	136	659	597
C. II. 8. 5.	Due to government – taxes and subsidies	137	10 762	22 346
C. II. 8. 6.	Unbilled deliveries	138	47 278	19 074
C. II. 8. 7.	Miscellaneous liabilities	139	236	0
D.	**ACCRUALS AND DEFERRED INCOME**	140	**3 241**	**2 753**
D. 1.	Accruals	141	3 241	2 753

Date:	**Signature of the statutory body:**
25.06.2026	Dmitrij Ašurak

Mandatory information minimum according to Decree No. 500/2002 Coll.	PROFIT AND LOSS STATEMENT	Business company or another description of the accounting unit
	as at 31.12.2025	LeaderFin s.r.o.
	(in ths CZK)	The accounting unit's domicile and, if applicable, the place of running business
	ID no:	Krakovská 1392/7, Nové Město, 110 00 Praha 1
	044 40 170	

Ident.	PROFIT AND LOSS STATEMENT	Line	Values in accounting period	
			Current year	Prior year - corrected
a	b	c	1	2
I.	**Revenue from sale of finished products and services**	01	**220 760**	**177 936**
A.	**Production-related consumption**	03	**79 930**	**72 131**
A. 2.	Consumption of material and energy	05	302	578
A. 3.	Services	06	79 628	71 553
D.	**Personnel expenses**	09	**23 807**	**16 763**
D. 1.	Wages and salaries	10	17 113	12 194
D. 2.	Social security and health insurance costs and other costs	11	6 694	4 569
D. 2. 1.	Social security and health insurance costs	12	5 732	4 001
D. 2. 2.	Other costs	13	962	568
E.	**Value adjustments in respect of operating activities**	14	**25 747**	**4 623**
E. 1.	Value adjustments in respect of intangible and tangible fixed assets	15	1 524	1 401
E. 1. 1.	Value adjustments in respect of intangible and tangible fixed assets – permanent	16	1 524	1 401
E. 3.	Value adjustments in respect of receivables	19	24 223	3 222
III.	**Other operating income**	20	**45 244**	**25 164**
III. 3.	Miscellaneous operating income	23	45 244	25 164
F.	**Other operating expenses**	24	**97 322**	**54 433**
F. 3.	Taxes and charges relating to operations	27	66	3
F. 4.	Provisions relating to operations and prepaid expenses (specific-purpose expenses)	28	5 010	595
F. 5.	Miscellaneous operating expenses	29	92 246	53 835
*	**Profit or loss on operating activities (+/-)**	30	**39 198**	**55 150**
VI.	**Interest receivable and similar income**	39	**33 684**	**24 408**
VI. 2.	Other interest receivable and similar income	41	33 684	24 408
J.	**Interest payable and similar expenses**	43	**9 994**	**9 865**
J. 1.	Interest payable and similar expenses – subsidiaries or parents	44	9 994	9 865
VII.	**Other finance income**	46	**2 185**	**229**
K.	**Other finance cost**	47	**1 494**	**1 559**
*	**Profit or loss on financial activities (+/-)**	48	**24 381**	**13 213**
**	**Profit or loss before taxation (+/-)**	49	**63 579**	**68 363**
L.	**Income tax**	50	**21 381**	**21 960**
L. 1.	Income tax due	51	21 381	21 960
***	**Profit or loss after taxation (+/-)**	53	**42 198**	**46 403**
****	**Profit or loss for the year (+/-)**	55	**42 198**	**46 403**
*	**Net turnover**	56	**299 688**	**227 508**

Date:	Signature of the statutory body:
25.06.2026	Dmitrij Ašurak

LeaderFin s.r.o.

Notes to the Financial Statements as of 31 December 2025

CONTENTS

1. DESCRIPTION OF THE COMPANY

LeaderFin s.r.o. (hereinafter referred to as the "Company") was incorporated by registration in the Commercial Register maintained by the Municipal Court in Prague on 30 September 2015. The Company is registered in the Commercial Register maintained by the Municipal Court in Prague under file number C 247761.

The Company's principal business activity is the provision of loans without accepting deposits.

The Company is represented by the executive director acting individually.

Executive Director of the Company as of 31 December 2025:

DMITRIJ AŠURAK, born 10 September 1973
08305 Vilnius, Ateities 7-13, Republic of Lithuania
Date the office commenced: 27 November 2015

Member of the Supervisory Board as of 31 December 2025:

ANDRII TRYGUBENKO, born 8 June 1985
36000 Poltava, Borovykovs´koho 2/2-47, Ukraine
Date the office commenced: 13 September 2023
Date membership commenced: 13 September 2023

Shareholder as of 31 December 2025:

UAB DN Invest
Vilnius, Kareiviu g. 11B, Republic of Lithuania
Registration number: 302638773
Legal form: imited liability company

The Company has a sole shareholder, UAB DN Invest. The consolidated financial statements of the group of entities to which the Company belongs as a consolidated entity are prepared by UAB DN Invest, with its registered office at Vilnius, Kareiviu g. 11B, Republic of Lithuania. These consolidated financial statements can be obtained at the Company's registered office.

2. BASIC FRAMEWORK FOR THE PREPARATION OF THE FINANCIAL STATEMENTS

The accompanying financial statements have been prepared in accordance with Act No. 563/1991 Coll., on Accounting, as amended (hereinafter the "Accounting Act"), and Implementing Regulation No. 500/2002 Coll., implementing certain provisions of Act No. 563/1991 Coll., on Accounting, as amended, for accounting entities that are entrepreneurs maintaining double-entry bookkeeping, as amended, in the wording effective for 2025 and 2024 (hereinafter the "Implementing Regulation to the Accounting Act").

The accounting records comply with general accounting principles, in particular the principle of valuing assets at historical cost (unless stated otherwise below), the accrual principle, the prudence principle, and the assumption that the Company will continue as a going concern.

The Company's financial statements are prepared as of the balance sheet date of 31 December 2025 for the calendar year 2025.

Pursuant to Section 1b of Act No. 563/1991 Coll., the Company is classified as a small accounting entity.

Unless stated otherwise below, the financial figures in these financial statements are expressed in thousands of Czech crowns (TCZK).

In 2025 the Company changed its method of reporting estimated payables relating to discounts associated with income from loans provided. In addition, it decided to recognize a provision for unused holiday entitlement. As a result, the comparative figures for 2024 were restated accordingly, and consequently differ from the figures reported for that period in the financial statements prepared for the 2024 accounting period. As a result of the restatement, equity decreased by TCZK 19,670, which is reported in the current period on the balance sheet line "A.IV.2. Other retained earnings from prior years." The table below sets out, in this context, the changes to the individual lines of the balance sheet and profit and loss statement:

EQUITY AND LIABILITIES

Code	Item	Prior period – restated	Prior period – original	Adjustment
B.4.	Other provisions	595	0	595
C.II.8.6.	Unbilled deliveries	19,075	0	19,075

PROFIT AND LOSS STATEMENT

Code	**Item**	**Prior period – restated**	**Prior period – original**	**Adjustment**
I.	Revenue from the sale of finished products and services	177,936	197,010	-19,075
F.4.	Provisions relating to operations and prepaid expenses (specific-purpose expenses)	595	0	595

Given the nature of certain items, the Company also changed the reporting lines of the prior period for the items listed below, so that all figures in the balance sheet are comparable. The changes in this respect are set out in the table below:

ASSETS

Code	**Item**	**Prior period – restated**	**Prior period – original**	**Adjustment**
C.II.1.1.	Trade receivables	0	9,444	-9,444
C.II.2.1	Trade receivables	174,148	176,430	-2,282
C.II.2.4.4.	Short-term advances granted	0	424	-424
C.II.2.4.6.	Miscellaneous receivables	10,722	0	10,722

EQUITY AND LIABILITIES

Code	**Item**	**Prior period – restated**	**Prior period – original**	**Adjustment**
C.I.9.1.	Liabilities to partners	0	71,777	-71,777
C.II.8.1.	Liabilities to partners	0	7,953	-7,953
C.II.6.	Liabilities – controlled or controlling entity	79,730	0	79,730
C.II.8.6.	Unbilled deliveries	0	3,234	-3,234
D.1.	Accruals	2,753	0	2,753
D.2.	Deferred income	0	947	-947

PROFIT AND LOSS STATEMENT

Code	Item	Prior period – restated	Prior period – original	Adjustment
E.3.	Value adjustments in respect of receivables	3,222	0	3,222
F.4.	Provisions relating to operations and prepaid expenses (specific-purpose expenses)	0	3,222	-3,222
VI.1.	Interest receivable and similar income – subsidiaries or parents	0	24,408	-24,408
VI.2.	Other interest receivable and similar income	24,408	0	24,408
H.	Expenses relating to other long-term investments	0	52	-52
K.	Other finance cost	1,559	1,507	52
*	Net turnover	227,508	197,011	30,497

3. GENERAL ACCOUNTING PRINCIPLES, ACCOUNTING METHODS AND THEIR CHANGES AND DEVIATIONS

The valuation methods used by the Company in preparing the financial statements for 2025 and 2024 are as follows:

a) Intangible fixed assets

Intangible fixed assets are stated at acquisition cost, which comprises the purchase price and costs related to the acquisition.

Intangible fixed assets produced in-house by the Company are stated at own costs, which include direct material and labour costs and production overheads.

Intangible fixed assets exceeding TCZK 80 in 2025 and 2024 are depreciated to expenses based on the expected useful life of the relevant asset.

Depreciation

Depreciation is calculated based on the acquisition cost and the expected useful life of the relevant asset. The depreciation schedule is updated during the use of intangible fixed assets based on the expected useful life. The expected useful life is determined as follows:

	Number of years *(from-to)*
Software	5
Other intangible fixed assets	5

Where there is a decline in the carrying amount of intangible fixed assets, the Company recognizes an allowance.

Costs of technical improvements to intangible fixed assets increase their acquisition cost. Repairs and maintenance are expensed.

b) Tangible fixed assets

Tangible fixed assets are stated at acquisition cost, which includes the purchase price, transport costs, customs duty, and other costs related to the acquisition.

Tangible fixed assets exceeding TCZK 80 in 2025 and 2024 are depreciated to expenses over their economic useful life.

Costs of technical improvements to tangible fixed assets increase their acquisition cost. Repairs and maintenance are expensed.

The revaluation difference on acquired assets represents the difference between the valuation of a business establishment (or part thereof) acquired, in particular by transfer or transition for consideration or as a contribution, or the valuation of assets and liabilities within transformations of a business corporation, with the exception of a change in legal form, and the aggregate valuation of the individual asset components in the accounting records of the selling, contributing, dissolving, or demerging entity, reduced by assumed liabilities.

Depreciation

Depreciation is calculated based on the acquisition cost and the expected useful life of the relevant asset. The depreciation schedule is updated during the use of tangible fixed assets based on the expected useful life. The expected useful life is determined as follows:

	Number of years *(from-to)*
Structures	20
Movable assets and sets of movable assets	5
Gain or loss on revaluation of acquired property	15

Where there is a decline in the carrying amount of tangible fixed assets, an allowance is recognized.

c) Cash and cash equivalents

Cash and cash equivalents comprise cash in hand and at bank.

d) Receivables

Receivables are stated at their nominal value upon origination. Purchased receivables are stated at acquisition cost. The value of doubtful receivables is reduced through allowances charged to expenses to their realizable value, based on an individual assessment of each debtor and the ageing structure of receivables. Allowances are created for receivables more than 12 months past due.

Estimated receivables are valued based on expert estimates and calculations.

Both receivables and estimated receivables are divided into short-term (due within 12 months, inclusive) and long-term (due in more than 12 months), with short-term receivables being those due within one year of the balance sheet date.

e) Equity

The Company's registered capital is reported at the amount recorded in the Commercial Register of the Municipal Court. Any increase or decrease in registered capital based on a resolution of the general meeting that had not been registered as of the financial statements date is reported as a change in registered capital. Other capital funds are formed by non-cash contributions in excess of the value of registered capital.

f) Liabilities

The Company recognizes provisions for losses and risks in cases where the reason, amount, and timing of settlement can be determined with a high degree of probability, in compliance with the accrual principle.

Both long-term and short-term liabilities are reported at their nominal value.

The portion of long-term liabilities due within one year of the balance sheet date is also treated as a short-term liability.

Unbilled deliveries are valued based on expert estimates and calculations. They are divided into short-term and long-term.

g) Leasing

The Company accounts for leased assets by expensing the lease instalments and, in the case of a finance lease, capitalizes the relevant value of the leased asset at the time the lease agreement ends and the purchase option is exercised. Rental instalments paid in advance are accrued over time.

h) Foreign currency transactions

Assets and liabilities acquired in foreign currency are translated into Czech crowns (at the exchange rate valid on the date they arose) and, as of the balance sheet date, monetary items were translated at the exchange rate valid as of 31 December announced by the Czech National Bank.

Both realized and unrealized foreign exchange gains and losses are recognized in financial income or financial expenses of the current year.

i) Use of estimates

The preparation of the financial statements requires the Company's management to use estimates and assumptions that affect the reported amounts of assets and liabilities as of the date of the financial statements and the reported amounts of income and expenses for the period under review. The Company's management has determined these estimates and assumptions based on all relevant information available to it. However, as is inherent in the nature of estimates, actual values in the future may differ from these estimates.

j) Recognition of revenues and expenses

Revenues and expenses are accounted for on an accrual basis, i.e. in the period to which they relate in terms of substance and time.

k) Net turnover for the accounting period

For accounting purposes, net turnover means the amount of revenue from the sale of products and goods and from the provision of services for the accounting period. For the purpose of determining net turnover, revenue from the sale of products and goods and from the provision of services means the revenue on which the entity's business model is based. In determining this revenue, particular regard is given to the sector and market in which the entity operates and to the substance of the entity's activities for its customers.

The Company includes the following items of the profit and loss statement in turnover: I. Revenue from the sale of products and services, III.3. Miscellaneous operating income, and VI.2. Other interest receivable and similar income.

l) Income tax

The current income tax expense is calculated using the applicable tax rate applied to the accounting profit, increased or decreased by permanently or temporarily non-deductible expenses and non-taxable income (e.g. the creation and release of other provisions and allowances, entertainment expenses, the difference between accounting and tax depreciation, etc.). Items reducing the tax base (donations), deductible items (tax loss, costs of implementing research and development projects), and income tax credits are also taken into account.

Deferred tax reflects the tax impact of temporary differences between the carrying amounts of assets and liabilities for accounting purposes and the determination of the income tax base, taking into account the period of realization. A deferred tax asset is recognized provided that it is expected to be realized; otherwise it is recorded in an off-balance-sheet account. Where a temporary difference arises from a revaluation recognized against the entity's equity, the related deferred tax is charged against the corresponding component of equity.

Where the financial statements are prepared before the final calculation of income tax, the entity creates a provision for income tax.

m) Subsequent events

The impact of events that occurred between the balance sheet date and the date the financial statements were prepared is reflected in the financial statements if such events provided additional information about circumstances that existed as of the balance sheet date.

Where significant events reflecting circumstances that arose after the balance sheet date occurred between the balance sheet date and the date the financial statements were prepared, the consequences of such events are described in the notes to the financial statements but are not recognized in the financial statements.

n) Changes in accounting methods

In 2025 the Company changed its method of reporting estimated payables relating to discounts associated with income from loans provided. In addition, it decided to recognize a provision for unused holiday entitlement.

Given the nature of certain items, the Company also changed the reporting lines of the prior period for the items listed below, so that all figures in the balance sheet are comparable. This mainly concerned the reporting of receivables, payables and interest with related parties, and the reporting of estimated payables, accrued expenses, and advances received.

Details of the changes to the prior period are set out in Note 2.

4. FIXED ASSETS

a) Intangible fixed assets (in TCZK)

ACQUISITION COST

	Opening balance	Additions	Disposals	Transfers	Closing balance
Software	852	0	0	0	852
Total 2025	852	0	0	0	852
Total 2024	852	0	0	0	852

ALLOWANCES AND ACCUMULATED DEPRECIATION

	Opening balance	Depreciation	Sales, disposals	Disposals	Transfers	Closing balance	Allowances	Carrying amount
Software	380	171	0	0	0	552	0	300
Total 2025	380	171	0	0	0	552	0	300
Total 2024	210	171	0	0	0	381	0	471

b) Tangible fixed assets (in TCZK)

ACQUISITION COST

	Opening balance	Additions	Disposals	Transfers	Closing balance
Structures	440	0	0	0	440
Movable assets and sets of movable assets	0	1,040	0	0	1,040
Gain or loss on revaluation of acquired property	18,349	0	0	0	18,349
Total 2025	18,789	1,040	0	0	19,829
Total 2024	18,349	440	0	0	18,789

ALLOWANCES AND ACCUMULATED DEPRECIATION

	Opening balance	Depreciation	Sales, disposals	Disposals	Transfers	Closing balance	Allowances	Carrying amount
Structures								
Movable assets and sets of movable assets	6	15	0	0	0	21	0	419
Gain or loss on revaluation of acquired property	0	114	0	0	0	114	0	926
	10,704	1,223	0	0	0	11,927	0	6,422
Total 2025	10,710	1,352	0	0	0	12,062	0	7,767
Total 2024	9,480	1,230	0	0	0	10,710	0	8,079

5. RECEIVABLES

Receivables with a maturity of more than 5 years amounted to TCZK 0 as of 31 December 2025 (2024 – TCZK 0).

As of 31 December 2025 the Company recognized trade receivables with a gross value of TCZK 214,649 (2024 – TCZK 177,367).

Allowances of TCZK 27,445 were created in 2025 for outstanding receivables considered doubtful (see Note 6) (2024 – TCZK 3,219).

As of 31 December 2025 the Company recognized other short-term receivables of TCZK 10,898 (2024 – TCZK 10,722). This mainly represents an interest-bearing loan provided to a sister company and related interest.

Due to unrecoverability, the Company assigned receivables with a nominal value of TCZK 92,050 in 2025 (2024 – TCZK 53,827).

6. ALLOWANCES

Allowances represent a temporary reduction in the value of assets (referred to in Notes 4 and 5).

Changes in allowance accounts (in TCZK):

Allowances for:	Balance as of 1 Jan 2024	Net change in 2024	Balance as of 31 Dec 2024	Net change in 2025	Balance as of 31 Dec 2025
receivables – statutory	0	3,219	3,219	24,226	27,445

Statutory allowances are created in accordance with the Reserves Act and are tax deductible.

7. SHORT-TERM FINANCIAL ASSETS AND CASH

As of 31 December 2025 the Company recognized cash of TCZK 13,454 (2024 – TCZK 9,983).

8. ACCRUED ASSETS

Prepaid expenses of TCZK 47 (2024 – TCZK 28) mainly comprise costs of insurance, domains, and services.

9. EQUITY

The Company's registered capital of TCZK 25,185 (2024 – TCZK 25,185) consists of ownership interests that are fully subscribed and paid up.

Other capital funds of TCZK 49,625 (2024 – TCZK 49,625) consist of a contribution in addition to registered capital.

The 2024 profit of TCZK 46,403 was transferred to the account of retained earnings and accumulated losses from previous years.

The profit for the current accounting period of TCZK 42,198 will be transferred to the account of retained earnings and accumulated losses of prior years.

Other profit and losses from previous years of TCZK –19,670 represents the change in method described in Note 2.

10. PROVISIONS

Other provisions of TCZK 5,604 (2024 – TCZK 595) represent a provision for untaken holiday entitlement and disputes.

11. LONG-TERM LIABILITIES

Liabilities with a maturity of more than 5 years amounted to TCZK 0 as of 31 December 2025 (and TCZK 0 as of 31 December 2024).

Other long-term liabilities of TCZK 344 (2024 – TCZK 0) represent a payable to a leasing company arising from a loan received for the acquisition of tangible assets.

12. SHORT-TERM LIABILITIES

The Company recognizes short-term trade payables of TCZK 3,945 (2024 – TCZK 2,567).

Short-term liabilities – controlled or controlling entity of TCZK 29,541 (2024 – TCZK 79,730) comprise loans from the parent company and interest.

Unbilled deliveries of TCZK 47,278 (2024 – TCZK 19,074) mainly comprise the expected amount of discounts on fees and ancillary charges relating to loans provided in the past.

13. ACCRUED LIABILITIES

Accrued expenses of TCZK 3,241 as of 31 December 2025 (TCZK 2,753 as of 31 December 2024) comprise costs that were paid in the following period.

14. INCOME TAX

The Company recognized income tax of TCZK 21,381 (2024 – TCZK 21,960), which in the balance sheet was reduced by income tax advances paid of TCZK 10,980, with the remaining liability reported as a short-term tax payable.

The Company does not account for deferred tax, as there is no significant item from which deferred tax would arise.

15. NET TURNOVER FOR THE ACCOUNTING PERIOD

In accordance with the definition of net turnover, the Company reported turnover on the profit and loss statement line "Net turnover for the accounting period" of TCZK 299,688 as of 31 December 2025; the comparable turnover as of 31 December 2024 was TCZK 227,508. The Company includes the following items of the profit and loss statement in turnover: I. Revenue from sale of finished products and services, III.3. Miscellaneous operating income, and VI.2. Other interest receivable and similar income.

16. PERSONNEL EXPENSES

Breakdown of personnel expenses (in TCZK):

	2025	2024
	Total number of employees	Total number of employees
Average number of employees	33	24
Wages and salaries	17,113	12,194
Social security and health insurance costs	5,732	4,001
Other costs	962	568
Total personnel expenses	23,807	16,763

In accordance with Implementing Regulation No. 500/2002 Coll., the Company does not disclose the amount of remuneration paid to members of its governing bodies due to the sensitive nature of this information.

17. INFORMATION ON RELATED PARTY TRANSACTIONS

In 2025 and 2024, members of the Company's management, supervisory, and administrative bodies did not receive any advances, earnest money, loans, credits, guarantees granted, or other benefits, and do not own any interests in the Company.

As of 31 December 2025 the Company recognized short-term liabilities – controlled or controlling entity of TCZK 29,541 (2024 – TCZK 79,730), comprising loans and interest from the parent company.

As of 31 December 2025 the Company recognized other short-term receivables of TCZK 10,898 (2024 – TCZK 10,722). This mainly represents an interest-bearing loan provided to a sister company and related interest.

18. SIGNIFICANT ITEMS OF THE PROFIT AND LOSS STATEMENT

The item Revenue from sale of finished products and services of TCZK 220,760 (2024 – TCZK 177,936) represents fees from the provision of short-term loans.

Other operating income of TCZK 45,244 (2024 – TCZK 25,164) mainly comprises income from the sale of receivables.

Other operating expenses of TCZK 92,246 (2024 – TCZK 53,835) mainly comprise expenses on the sale of receivables.

Interest receivable and similar income of TCZK 33,684 (2024 – TCZK 24,408) comprise interest on loans and borrowings provided

Interest payable and similar expenses of TCZK 9,994 (2024 – TCZK 9,865) comprise expenses on financing from related parties.

Other finance income of TCZK 2,185 (2024 – TCZK 229) comprises foreign exchange gains.

Other finance cost of TCZK 1,494 (2024 – TCZK 1,559) comprise foreign exchange losses, loan administration fees, and other bank service fees.

19. GOING CONCERN ASSUMPTION OF THE COMPANY

The financial statements as of 31 December 2025 were prepared on a going concern basis. Accordingly, the accompanying financial statements do not include any adjustments for this reason.

20. SIGNIFICANT EVENTS THAT OCCURRED AFTER THE BALANCE SHEET DATE

No other significant subsequent events that would further illustrate the events recognized as of 31 December 2025 occurred after the date of the financial statements.

Prepared on:	25 June 2026
Name and signature of the Company's statutory body:	Dmitrij Ašurak

LeaderFin s.r.o.
Krakovská 1392/7, Nové Město
110 00 Praha 1

ANNUAL REPORT FOR THE YEAR 2025

Prepared by: Dmitrij Ašurak, Managing Director
In Prague on 25 June 2026

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Basic Information about the Company

Business Name:	LeaderFin s.r.o.
Registered Office:	Krakovská 1392/7, Nové Město, 110 00 Praha 1
Company Registration No.:	044 40 170
Share Capital:	CZK 25 185 000
Legal Form:	Limited Liability Company
Shareholder:	UAB DN Invest
Member of Statutory Body:	Dmitrij Ašurak
Member of Supervisory Body:	Andrii Trygubenko
Business Activity:	provision of loans without accepting deposits
The Company is audited by:	SolveBros Audit s.r.o. Krakovská 1392/7, Nové Město, 110 00 Praha 1 KAČR certificate No. 632

Review of Business Operations in 2025

The company's main activity consists of providing consumer loans to individuals – natural persons, to whom the company offers financial solutions corresponding to their current needs. The company has long focused on the accessibility of its services, effective communication with clients, and building long-term relationships based on the quality of the services provided.

The year 2025 was a period of further development and continued growth for the company. The company built on the activities and changes implemented in the previous period and continued to develop its business activities. Compared with the previous year, the company recorded further growth in the volume of loans provided, supported in particular by the further development of the company's technological infrastructure and by increasing the efficiency of individual processes.

A significant factor in the company's development was the introduction of new technologies and the continued automation of internal processes. The changes implemented contributed to the simplification of workflows, more efficient operation of the company, and further improvement in the quality of the services provided.

An important area of the company's activities also remained client care and the improvement of the quality of the customer experience. During the year, the company focused on further improving communication with clients, the accessibility of its services, and its ability to respond effectively to their needs.

During 2025, the company therefore continued to strengthen its position on the market and to create stable conditions for its further development. The results achieved confirm the importance of technological development, process automation, and a long-term emphasis on the quality of the services provided.

Looking ahead, the company intends to focus on the further stable development of its business activities, maintaining and strengthening its market position, and further enhancing the quality of the services provided. The company will also continue to use modern technologies, automate processes, and seek new opportunities for the development of its services and products.

Proposed Allocation of Profit for the Year 2025

The profit for the Year 2025 will be transferred to the retained earnings account.

In the period from the balance sheet date to the date on which this report was prepared, no significant event occurred that would alter the view of the financial position of the Company.

In Prague on 25 June 2026

Dmitrij Ašurak
Managing Director

Report on Relations

LeaderFin s.r.o.

Company ID No.: 044 40 170

for the period from 01.01.2025 to 31.12.2025

In accordance with Section 82 of Act No. 90/2012 Coll., on Business Corporations, a report on relations between the Company, the controlling entity, and other entities controlled by the same controlling entity (hereinafter the "related parties") has been prepared for the accounting period from 1 January 2025 to 31 December 2025.

1) Structure of relations

Controlled entity	**LeaderFin s.r.o.** Company ID No.: 044 40 170 Krakovská 1392/7, Nové Město, 110 00 Prague 1
Entity controlling	**UAB DN Invest** Vilnius, Kareiviu g. 11B, Republic of Lithuania Registration number: 302638773

List of companies and structure

LeaderFin s.r.o.
Company ID No.: 04440170
Address: Krakovská 1392/7, Nové Město, 110 00 Prague 1

Aventus Group Sp. Z.o.o.
Company ID No.: 0000355948
Address: Aleja 1000-lecia Panstwa Polskiego 6, 15-111 Bialystok, Poland

Zainah Pty Ltd
Company ID No.: 134118737
Address: North Sydney, New South Wales 2060, Australia

Lombard Automoney LLP
Company ID No.: 180840014955
Address: Suyunbai Ave 2 к5, Almaty 050050, Kazakhstan

Lendplus Technology (Pty) Ltd
Company ID No.: 2023/805154/07
Address: 10th Floor Offices, 2 Long Street, Cape Town, 8000, South Africa

Argentum Capital S.A.
Company ID No.: 30-71892300-6
Address: Avenida Córdoba 1309, Piso 3, Dpto. A, C1055AAD, Ciudad Autónoma de Buenos Aires, Argentina

CashXpress South East Asia Lending Inc.
Company ID No.: CS201951088
Address: Avida CityFlex, 7th Ave. cor. Lane T, North Bonifacio, Bonifacio Global City, Taguig City, Philippines

Aventus Technology India Private Limited
Company ID No.: U72900KA2021FTC164720
Address: Summit A-8th Floor, Whitefield Main Road, Brigade Metropolis, Garudacharapalya, Mahadevapura, Bengaluru, Karnataka, India 560048

A V Business Solutions (Pvt) Ltd
Company ID No.: PV 00211145
Address: 422/3 Galle Road, Colombo 3, Sri Lanka

Aventus Technology Limited
Company ID No.: PVT-GYUKVZZ
Address: Rhapta Heights, Rhapta Road, Nairobi, Kenya

Aventus Capital Nigeria Ltd
Company ID No.: 1891185
Address: Plot A, Festac Link Road, Amowu Odofin, Lagos State, Nigeria

2) Role of the controlled entities – Section 82(2)(b) of the Business Corporations Act

The controlled entity is 100% owned by the controlling entity and, in the course of its economic activity, performs tasks for that controlling entity.

3) Manner and means of control – Section 82(2)(c) of the Business Corporations Act

The manner and means of control consist of direct instructions from the controlling entity to the controlled entities, usually given orally or by e-mail. Meetings of the business group also serve as a means of control.

4) Overview of actions taken in the 2025 accounting period that were taken at the instigation of, or in the interest of, the controlling entity or entities controlled by it, where such actions concerned assets exceeding 10% of the controlled entity's equity as determined from the most recent financial statements – Section 82(2)(d) of the Business Corporations Act

No such actions were taken during the accounting period.

5) Overview of contracts between the controlled entity and the controlling entity or between controlled entities – Section 82(2)(e) of the Business Corporations Act

LeaderFin s.r.o. has entered into loan agreements with the following companies:

- **UAB DN Invest**
  Vilnius, Kareiviu g. 11B, Republic of Lithuania
  Registration number: 302638773

- **UAB Aldega**
  Vilnius, Kareiviu g. 11B, Republic of Lithuania
  Registration number: 302691562

6) Assessment of whether the controlled entity incurred any detriment, and assessment of its settlement – Section 82(2)(f) of the Business Corporations Act

No detriment within the meaning of Sections 71 and 72 of Act No. 90/2012 Coll., on Business Corporations, arose to the controlled entity as a result of entering into the above agreements.

7) Assessment of the advantages and disadvantages arising from the relations between the Controlled Entity and the Controlling Entity, and between the Controlled Entity and entities controlled by the Controlling Entity – Section 82(4) of the Business Corporations Act

No advantages or disadvantages arose for the controlled entities as a result of entering into the above agreements.

8) Conclusion

The Company's Executive Director states that he prepared this Report with the care of a prudent manager and that he included in this Report all relations known to him between the Controlled Entities and the Controlling Entity, and between the Controlled Entity and entities controlled by the same Controlling Entity, and that he had all the information necessary to prepare the report on relations.

In Prague on 31 March 2026

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Dmitrij Ašurak

Managing Director