



Annual Report

Fintown s.r.o

December 31, 2024

Summary

Basic company information:

Name: Fintown s. r. o.

Company ID: 173 23 657

Registered office: Jungmannova 26/15, 110 00 Prague 1

Report on the company's business activities and the state of its assets

Balance sheet (in EUR)

Assets	10 902 296
Cash and cash equivalents	140 485
Loans	10 546 036
Trade receivables	214 494
Other assets	1 280
Liabilities	11 192 693
Customer deposits (investment)	10 749 012
Trading liabilities	41
Related party loans	149 555
Other liabilities	294 084
Equity	-290 397
Share capital	40
Retained earnings (loss)	-5 054
Result of the period	-285 382

2024 was an important year for our Company.

We strengthened our business model, grew our loan portfolio, and built a strong base for future development. With key systems and processes now in place, we are ready to move forward and deliver stable results for our investors.

Stable and Reliable Funding

Customer deposits remain our main source of funding, totaling EUR 10.7 million at year-end.

This reflects the trust our investors place in us and provides a solid base for growth.

Profit and loss statement (in EUR)

Interest Income	1 019 437
Interest Expenses	873 487
Net Interest Income	145 950
Net Interest Income (%)	14%
Non-Interest Income	15 721
Other operating Income	15 721
Operating Expenses	445 877
Profit before taxes	-284 206
Income Tax	1 176
Net profit	-285 382

Strong Performance and Key Numbers

At the end of the year, our total assets reached EUR 10.9 million.

Most of this amount — EUR 10.5 million — is our loan portfolio, which is the core of our business and the main source of income.

Our net interest margin was 14%, showing that our business model is strong and ready to scale.

Investments in Growth

In 2024, we invested in marketing and technology.

These were important steps to build awareness, improve our platform, and prepare for future expansion.

Financial Result

At year-end, our equity stood at -EUR 0.29 million.

This was primarily due to expenses incurred during the company's early growth stage and a one-time annual loss.

Looking Ahead

With a strong foundation now in place, our focus for the coming year will be on growing the business and creating more opportunities for our investors and partners.

We are confident that the steps taken in 2024 will lead to sustainable growth and long-term value.

A. Information on events that occurred after the balance sheet date and are significant for the purpose of the annual report

No events occurred after the balance sheet date that the accounting entity would be required to disclose in the annual report or that would be significant for the purpose of the annual report.

B. Information on the expected future development of the accounting entity's activities

The future development of the accounting entity's activities assumes that the current structure of the company will be maintained and that the activities that were the subject of the previous accounting period will continue.

C. Information on research and development activities

No specific activities are being carried out in this area.

D. Information on activities in the area of environmental protection and labor relations

In the area of environmental protection and labor relations, the company complies with the applicable provisions of relevant legal regulations, in particular the Labor Code. No special activities are being carried out in this area.

E. Information on the acquisition of own shares, provisional certificates, business shares and shares, provisional certificates, business shares of controlling entities

During this accounting period, the company did not acquire any own shares, provisional certificates, business shares, or shares, provisional certificates, or business shares of controlling entities.

F. Information on whether the accounting entity has a branch or other parts of its business abroad

The accounting entity does not have an organizational unit abroad.

G. Information required by special legal regulations

None identified.



Vladislav Siganevic, Director

In Prague on July 4, 2025