Annexes to the SNC
"Presentation of Financial Statements"
Approved by the Ministry of Finance
of the Republic of Moldova

Date of receipt

General Information

for the period **year 2025**

Entity **O.C.N. OK Credit SRL** (Full name) — **40899217** Code CUIIO

1013600011979 Code IDNO

Headquarter **mun Chisinau** — **0130**
Postal code — District (municipality, UTA); Locality — Code CUATM

mun. Chisinau, str. Mitropolit Varlaam 74
street, number, block

Main activity **Financial** — **65220** Code CAEM, rev.2

Ownership form **private** — **15** Code CFP

Legal form **530** — **SRL** Code CFOJ

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Unit of measurement: EURO

Numele și coordonatele al contabilului - șef: **Prisacari Vadim**
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Annex 1

Balance Sheet

on **December 31, 2025**

Nr.	Activ	Line code	Balance at	
			Balance at beginning of period	Balance at end of period
1	2	3	4	5
A.	**NON-CURRENT ASSETS**			
	I. Intangible assets			
	1. Intangible assets in progress	010		
	2. Intangible assets in operation, total	020		
	of which: 2.1. concessions, licenses and trademarks	021		
	2.2. copyrights and protection titles	022		
	2.3. software	023		
	2.4. other intangible assets	024		
	3. Goodwill	030		
	4. Advances paid for intangible assets	040		
	Total intangible assets (010+020+030+040)	**050**		
	II. Tangible assets			
	1. Imobilizări corporale în curs de execuţie	060		
	2. Land	070		
	3. Fixed assets, total	080	26,447	23,114
	of which: 3.1. Buildings	081		
	3.2. Special constructions	082		
	3.3. Machinery, equipment and technical installations	083		

	3.4. Means of transport	084	25,299	21,197
	3.5. inventar şi mobilier	085		
	3.6. Other fixed assets	086	1,147	1,917
	4. Mineral resources	090		
	5. Biological non-current assets	100		
	6. Investment property	110		
	7. Advances paid for tangible assets	120		
	Total tangible assets (060+070+080+090+100+110+120)	**130**	**26,447**	**23,114**
	III. Long-term financial investments			
	1. Long-term financial investments in non-related parties	140	190,462	299,469
	2. Long-term financial investments in related parties, total	150		
	of which: 2.1. shares and participating interests held in related parties	151		
	2.2. loans granted to related parties	152		
	2.3. loans granted related to participating interests	153		
	2.4. other financial investments	154		
	Total long-term financial investments (140+150)	**160**	**190,462**	**299,469**
	IV. Long-term receivables and other non-current assets			
	1. Long-term trade receivables	170		
	2. Long-term receivables from related parties	180		
	including: receivables related to participating interests	181		
	3. Other long-term receivables	190		
	4. Long-term prepaid expenses	200		
	5. Other non-current assets	210		
	Total long-term receivables and other non-current assets (170+180+190+200+210)	**220**		
	TOTAL NON-CURRENT ASSETS (050+130+160+220)	**230**	**216,909**	**322,583**
B.	**CURRENT ASSETS**			
	I. Inventories			
	1. Materials and low-value, short-lived items	240	5,693	158
	2. Active biologice circulante	250		
	3. Work in progress	260		
	4. Finished goods and merchandise	270		
	5. Advances paid for inventories	280		
	Total inventories (240+250+260+270+280)	**290**	**5,693**	**158**
	II. Current receivables and other current assets			
	1. Creanţe comerciale curente	300	2,552	
	2. Creanţe ale părţilor afiliate curente	310		
	including: receivables related to participating interests	311		
	3. Receivables from the budget	320	9,306	7,695
	4. Creanţele ale personalului	330	227	227
	5. Alte creanţe curente	340	57,536	28,678
	6. Cheltuieli anticipate curente	350	236	209
	7. Alte active circulante	360		14,079
	Total creanţe curente şi alte active circulante (rd.300 + rd.310 + rd.320 + rd.330 + rd.340 + rd.350 + rd.360)	**370**	**69,857**	**50,887**
	III. Investiţii financiare curente			
	1. Investiţii financiare curente în părţi neafiliate	380	63,660	51,146
	2. Current receivables from related parties	390		
	including: 2.1. acţiuni şi cote de participaţie deţinute în părţile afiliate	391		
	2.2. împrumuturi acordate părților afiliate	392		
	2.3. împrumuturi acordate aferente intereselor de participare	393		
	2.4. alte investiţii financiare în părţi afiliate	394		
	Total investiţii financiare curente (rd.380 + rd. 390)	**400**	**63,660**	**51,146**
	IV. Numerar şi documente băneşti	**410**	46,189	39,775
	TOTAL ACTIVE CIRCULANTE (rd.290 + rd.370 + rd.400 + rd.410)	**420**	**185,399**	**141,967**
	TOTAL ACTIVE (rd.230 + rd.420)	**430**	**402,307**	**464,550**

Nr.	Passive	Line code	Balance at	
			Balance at beginning of period	Balance at end of period
1	2	3	4	5
C.	**EQUITY**			
	I. Share capital and unregistered capital			
	1. Share capital	440	76,500	76,500
	2. Unpaid capital	450		
	3. Unregistered capital	460		
	4. Withdrawn capital	470		
	5. Property received from the state with ownership rights	480		
	Total share capital and unregistered capital (440+450+460+470+480)	**490**	**76,500**	**76,500**
	II. Share premium	**500**		
	III. Reserves			
	1. Reserve capital	510		
	2. Statutory reserves	520		
	3. Other reserves	530	7,650	7,650
	Total reserves (510+520+530)	**540**	7,650	7,650
	IV. Profit (loss)			
	1. Corrections of prior years' results	550	**X**	
	2. Retained profit (uncovered loss) of prior years	560	28,626	28,626
	3. Net profit (loss) of the reporting period	570	**X**	21,200
	4. Utilized profit of the reporting period	580	**X**	-19650
	Total profit (loss) (550+560+570+580)	**590**	28,626	30,175
	V. Revaluation reserves	**600**		
	VI. Other equity items	**610**		
	TOTAL EQUITY (490+500+540+590+600+610)	**620**	**112,776**	**114,325**
D.	**LONG-TERM LIABILITIES**			
	1. Long-term bank loans	630		
	2. Long-term borrowings	640	251,550	328,794
	of which: 2.1. borrowings from bond issuance	641		
	including: borrowings from issuance of convertible bonds	642		
	2.2. other long-term borrowings	643		
	3. Long-term trade payables	650		
	4. Long-term payables to related parties	660		
	including: payables related to participating interests	661		
	5. Long-term advances received	670		
	6. Long-term deferred revenue	680		
	7. Other long-term liabilities	690		
	TOTAL LONG-TERM LIABILITIES (630+640+650+660+670+680+690)	**700**	**251,550**	**328,794**
E.	**CURRENT LIABILITIES**			
	1. Short-term bank loans	710		
	2. Short-term borrowings, total	720	17,893	
	of which: 2.1. borrowings from bond issuance	721		
	including: borrowings from issuance of convertible bonds	722		
	2.2. other short-term borrowings	723		
	3. Current trade payables	730		1,572
	4. Current payables to related parties	740		
	including: payables related to participating interests	741		
	5. Current advances received	750	17,723	17,025
	6. Payables to personnel	760	35	35
	7. Payables for social and medical insurance	770	2,330	2,722
	8. Payables to the budget	780		
	9. Payables to owners	790		
	10. Current deferred revenue	800		

	11. Other current liabilities	810		77
	TOTAL CURRENT LIABILITIES (710+720+730+740+750+760+770+780+790+800+810)	**820**	**37,982**	**21,430**
F.	**PROVISIONS**			
	1. Provisions for employee benefits	830		
	2. Provisions for warranties to customers/clients	840		
	3. Provisions for taxes	850		
	4. Other provisions	860		
	TOTAL PROVISIONS (830+840+850+860)	**870**		
	TOTAL LIABILITIES AND EQUITY (620+700+820+870)	**880**	**402,307**	**464,550**

Annex 3

Profit and Loss Statement

from January December 2025

Indicators	Line code	Management period	
		Previous period	Current period
1	2	3	4
Revenue from sales, total	**010**	267,373	215,603
of which: revenue from sale of products and goods	011		
revenue from rendering services and performing works	012		
revenue from construction contracts	013		
revenue from leasing contracts	014		
revenue from microfinance contracts	015	267,373	215,458
other sales revenue	016		145
Cost of sales, total	**020**	39,714	31,387
of which: carrying amount of products and goods sold	021		
cost of services rendered and works performed for third parties	022		
costs related to construction contracts	023		
costs related to leasing contracts	024		
costs related to microfinance contracts	025	39,714	31,387
other costs related to sales	026		
Gross profit (loss) (010 – 020)	**030**	**227,659**	**184,216**
Other income from operating activities	040	162,612	153,138
Distribution expenses	050	7,392	9,759
Administrative expenses	060	158,900	171,647
Other expenses from operating activities	070	206,979	129,064
Result from operating activities: profit (loss) (030+040-050-060-070)	**080**	**17,000**	**26,885**
Financial income, total	090	1,691	8,215
of which: income from participating interests	091		
including: income obtained from related parties	092		
interest income	093		
including: income obtained from related parties	094		
income from other long-term financial investments	095		
including: income obtained from related parties	096		
income related to value adjustments of long-term and current	097		
income from disposal of financial investments	098		
income related to foreign exchange and amount differences	099	1,691	8,215
Financial expenses, total	100	12,038	10,871
of which: interest expenses	101		
including: expenses related to related parties	102		
expenses related to value adjustments of long-term and current	103		
expenses related to disposal of financial investments	104		
expenses related to foreign exchange and amount differences	105	12,038	10,871
Result: financial profit (loss) (090 – 100)	**110**	**-10,347**	**-2,656**
Income from non-current assets and exceptional items	120		
Expenses from non-current assets and exceptional items	130		

Result from operations with non-current assets and exceptional items: profit (loss) (120 – 130)	**140**		
Result from other activities: profit (loss) (110+140)	**150**	**-10,347**	**-2,656**
Profit (loss) before tax (080+150)	**160**	**6,653**	**24,229**
Income tax expense	170	859	3,030
Net profit (loss) of the reporting period (160 – 170)	**180**	**5,793**	**21,200**

Annex 5

SITUAŢIA MODIFICĂRILOR CAPITALULUI PROPRIU

from: January to December 2025

Nr.	Indicators	Line code	Balance at beginning of period	Increases	Decreases	Balance at end of period
1	2	3	4	5	6	7
	I. Share capital and unregistered capital					
	1. Share capital	010	76,500			76,500
	2. Unpaid capital	020				
	3. Unregistered capital	030				
	4. Withdrawn capital	040				
	5. Property received from the state with ownership rights	050				
	Total share capital and unregistered capital (010+020+030+040+050)	**060**	**76,500**			**76,500**
	II. Share premium	070				
	III. Reserves					
	1. Reserve capital	080				
	2. Statutory reserves	090				
	3. Other reserves	100	7,650			7,650
	Total reserves (080+090+100)	**110**	**7,650**			**7,650**
	IV. Profit (loss)					
	1. Corrections of prior years' results	120	X			
	2. Retained profit (uncovered loss) of prior years	130	28,626			28,626
	3. Net profit (loss) of the reporting period	140	X	21,200		21,200
	4. Utilized profit of the reporting period	150	X	-19,650		-19,650
	Total profit (loss) (120+130+140+150)	**160**	**28,626**	**30,991**		**30,175**
	V. Revaluation reserves	170				
	VI. Other equity items	180				
	TOTAL EQUITY (060+070+110+160+170+180)	**190**	**112,776**	**30,991**		**114,325**

Annex 6

Statement of Cash Flows

from January to December

Indicators	Line code	Management period	
		Previous period	**Current period**
1	**2**	**3**	**4**
Cash flows from operating activities			
Receipts from sales	010	241,254	214,802
Payments for inventories and services procured	020	123,555	99,996
Payments to employees and social and medical insurance bodies	030	93,550	35,259
Interest paid	040	3,468	24,030
Income tax paid	050	4,650	400
Other receipts	060	784,877	725,815
Other payments	070	698,945	805,760
Net cash flow from operating activities (010-020-030-040-050+060-070)	**080**	**101,963**	**-24,828**
Cash flows from investing activities			
Receipts from sale of non-current assets	090		

Payments related to acquisitions of non-current assets	100		
Interest received	110		
Dividends received	120		
including: dividends received from abroad	121		
Other receipts (payments)	130		
Net cash flow from investing activities (090-100+110+120±130)	**140**		
Cash flows from financing activities			
Receipts from loans and borrowings	150	64,491	331,827
Payments for repayment of loans and borrowings	160	142,773	295,482
Dividends paid	170		15,275
including: dividends paid to non-residents	171		
Receipts from capital transactions	180		
Other receipts (payments)	190		
Net cash flow from financing activities (150-160-170+180±190)	**200**	**-78,281**	**21,070**
Total net cash flow (±080±140±200)	**210**	**23,682**	**-3,759**
Favorable (unfavorable) foreign exchange differences	220	-227	-2,656
Cash balance at beginning of reporting period	230	22,735	46,189
Cash balance at end of reporting period (±210±220+230)	**240**	**46,189**	**39,775**