

## **GF Money Consumer Finance Denmark ApS**

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## **Annual Report 2022**

The Annual Report was presented and  
adopted at the Annual General Meeting of  
the Company on 7 June 2023

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Mika Nestori Pihlava  
Chairman

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## GF Money Consumer Finance Denmark ApS

### Company details

<b>Company</b>	GF Money Consumer Finance Denmark ApS Carl Jacobsens Vej 16, 1. 6. 2500 Valby
	CVR No. 38003399
	Date of formation 1 September 2016
	Financial year 1 January 2022 - 31 December 2022
<b>Executive Board</b>	Karl David Öhlund, Man. Director Mika Nestori Pihlava, Manager Anna Vadimovna Wiedebaum, Manager
<b>Auditors</b>	KRESTON CM Statsautoriseret Revisionsinteressentskab Adelgade 15 1304 København K CVR-no.: 39463113

## **Management's Statement**

Today, Management has considered and adopted the Annual Report of GF Money Consumer Finance Denmark ApS for the financial year 1 January 2022 - 31 December 2022.

The Annual Report is presented in accordance with the Danish Financial Statements Act.

In our opinion, the Financial Statements give a true and fair view of the assets, liabilities and financial position of the Company at 31 December 2022 and of the results of the Company's operations for the financial year 1 January 2022 - 31 December 2022.

In our opinion, the Management's Review includes a true and fair account of the matters addressed in the review.

We recommend that the Annual Report be adopted at the Annual General Meeting.

Valby, 25 May 2023

### **Executive Board**

Karl David Öhlund  
Man. Director

Mika Nestori Pihlava  
Manager

Anna Vadimovna Wiedebaum  
Manager

## Independent Auditors' Report

To the shareholders of GF Money Consumer Finance Denmark ApS

### Opinion

We have audited the financial statements of GF Money Consumer Finance Denmark ApS for the financial year 1 January 2022 - 31 December 2022, which comprise an income statement, balance sheet, statement of changes in equity and notes. The financial statements are prepared in accordance with the Danish Financial Statements Act.

In our opinion, the financial statements give a true and fair view of the Company's financial position at 31 December 2022 and of the results of its operations for the financial year 1 January 2022 - 31 December 2022 in accordance with the Danish Financial Statements Act.

### Basis of opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs) and additional requirements applicable in Denmark. Our responsibility under those standards and requirements are further described in the "Auditors' responsibility for the Audit of the Financial Statements" section of our report. We are independent of the Company in accordance with the International Ethics Standards Board for Accountants' International Code of Ethics for Professional Accountants (including International Independence Standards) (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statement in Denmark, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Management's responsibility for the financial statements

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with the Danish Financial Statements Act and for such internal control as Management considers 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, Management 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 in preparing the financial statements unless Management either intends to either liquidate the Company or suspend operations, or has no realistic alternative but to do so.

### The auditor's responsibility for the audit of the financial statements

Our responsibility is to obtain reasonable assurance as to whether the financial statements are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is no guarantee that an audit conducted in accordance with ISAs and additional requirements applicable in Denmark will always detect material misstatements. Misstatements can arise from fraud or error and can be considered material if it would be reasonable to expect that these - either individually or collectively - could influence the economic decisions taken by the users of financial statements on the basis of these financial statements.

As part of an audit conducted in accordance with ISAs and additional requirements applicable in Denmark, we exercise professional judgement and maintain an attitude of professional skepticism throughout the audit. We also:

- \* Identify and assess the risk of material misstatements in 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 a material misstatement resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or override of internal control.

## Independent Auditors' Report

- \* 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 whether the accounting policies used are appropriate and whether the accounting estimates and the related disclosures made by Management are reasonable.
- \* Conclude on whether Management's use of the going concern basis of accounting in preparing the financial statements is appropriate and, based on the audit evidence obtained, conclude on whether a material uncertainty exists relating to events or conditions, which could 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 auditors' 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 auditors' report. However, future events or conditions may imply that the Company can no longer remain a going concern.
- \* Evaluate the overall presentation, structure and contents of the financial statements, including note disclosures, and whether the financial statements reflect the underlying transactions and events in a manner that gives a true and fair view.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control which we identify during our audit.

### Statement on Management's Review

Management is responsible for the Management's review.

Our opinion on the financial statements does not cover the Management's review, and we do not express any form of opinion providing assurance regarding the Management's review.

Our responsibility in connection with our audit of the financial statements is to read the Management's review and, in doing so, consider whether the Management's review is materially inconsistent with the financial statements or with the knowledge we have gained during the audit, or otherwise appears to be materially misstated.

Moreover, it is our responsibility to consider whether the Management's review meets the disclosure requirements in the Danish Financial Statements Act.

Based on our procedures, we are of the opinion that the Management's review is in accordance with the financial statements and has been prepared in accordance with the requirements in the Danish Financial Statements Act. In our opinion, the Management's review is not materially misstated.

København, 25 May 2023

### KRESTON CM

Statsautoriseret Revisionsinteressentskab

CVR-no. 39463113

Bent Kofoed

State Authorised Public Accountant

mne11664

## Management's Review

### The Company's principal activities

The Company's principal activities consist in cash lending and other financial activities, as well as all activities that management considers related.

### Development in activities and the financial situation

The Company's Income Statement of the financial year 1 January 2022 - 31 December 2022 shows a result of DKK 3,004,270 and the Balance Sheet at 31 December 2022 a balance sheet total of DKK 32,378,643 and an equity of DKK -9,768,253.

The company's management is aware that the capital has been lost. The management has positive expectations for the future and expect that the capital can be restored within a short number of years through earnings from the operation.

The Parent Company has committed to providing financial support to GF Money Consumer Finance Denmark ApS by loans to the extent necessary to finance the operations of the Company and settlement of the Company's financial obligations in the period until adoption of the annual report for 2023.

The Parent Company has declared to subordinate their receivables to other creditors.

During this period existing and future loans to GF Money Consumer Finance Denmark ApS will only be terminated to the extent that the Company's financial position enables repayment, and such loans will be subordinated to other creditors in GF Money Consumer Finance Denmark ApS.

### Post financial year events

In June 2023, the company changed its product to one with lower installments and no fees. As a result, the management believes the change result in lower revenue and credit losses in the year's second half.

## Accounting Policies

### Reporting Class

The annual report of GF Money Consumer Finance Denmark ApS for 2022 has been presented in accordance with the provisions of the Danish Financial Statements Act applying to enterprises of reporting class B.

The accounting policies applied remain unchanged from last year.

### Reporting currency

The annual report is presented in Danish kroner.

### Translation policies

Transactions in foreign currencies are translated into DKK at the exchange rate prevailing at the date of transaction. Monetary assets and liabilities in foreign currencies are translated into DKK based on the exchange rates prevailing at the balance sheet day. Realised and unrealised foreign exchange gains and losses are included in the income statement under financial income and expenses.

## General information

### Basis of recognition and measurement

The financial statement have been prepared under the historical cost principle.

Income is recognised in the income statement as it is earned, including value adjustments of financial assets and liabilities that are measured at fair value or amortized cost. Moreover, all expenses incurred to achieve the earnings for the year are recognised in the income statement, including depreciation, amortization, impairment losses and provisions as well as reversals due to changed accounting estimates of amounts that have previously been recognised in the income statement.

Assets are recognised in the balance sheet when it is probable that future economic benefits attributable to the asset will accrue to the Company, and the value of the asset can be measured reliably.

Liabilities are recognised in the balance sheet when it is probable that future economic benefits attributable to the asset will flow out of the Company, and the value of the liability can be measured reliably.

At initial recognition, assets and liabilities are measured at cost. Subsequently, assets and liabilities are measured as described for each item below.

Certain financial assets and liabilities are measured at amortised cost, which involves the recognition of a constant effective interest rate over the term. Amortised cost is calculated as original cost less repayments and with the addition/deduction of the accumulated amortisation of the difference between the cost and the nominal amount. This way, exchange losses and gains are allocated over the term.

In connection with recognition and measurement, consideration is given to predictable losses and risks occurring prior to the presentation of the financial statement, i.e. losses and risks which prove or disprove matters which exist at the balance sheet date.

## Income statement

### Revenue

Revenue is recognised in the income statement if the goods have been delivered and the risk has passed to the buyer before year-end and if the revenue can be reliably calculated and expected to be received. Revenue is recognised excluding VAT and all discounts granted are recognised in revenue.



## Accounting Policies

### Direct costs

Direct costs comprise the cost of goods purchased less discounts, costs subcontractors and change in inventories for the year.

### Other external expenses

Other external expenses include expenses for distribution, sales, advertising, administration, premises, bad debts, operating leasing expenses etc.

### Staff costs

Staff costs include wages and salaries including compensated absence and pension to the Companies employees, as well as other social security contributions etc. The item is deducted from refunds from public authorities.

### Amortisation and impairment of tangible and intangible assets

Amortization and impairment of intangible assets, property, plant and equipment has been performed based on a continuing assessment of the useful life of the assets in the Company. Non-current assets are amortized on a straight line basis, based on cost, on the basis of the following assessment of useful life and residual values:

	Useful life	Residual value
Completed development projects	3 years	0%
Other fixtures and fittings, tools and equipment	3 years	0%
Leasehold improvements	5 years	0%

Profit or loss on disposal of intangible and tangible fixed assets is calculated as the difference between the selling price less selling expenses and the carrying amount at the date of sale and is recognized in the income st

### Financial income and expenses

Financial income and expenses are recognised in the income statement based at the amounts that concern the financial year. Financial income and expenses include interest revenue and expenses, financial expenses of finance leases, realised and unrealised capital gains and losses regarding securities, accounts payable and transactions in foreign currencies, repayment on mortgage loans, and surcharges and allowances under the advance-payment of tax scheme.

Dividends from other investments are recognised as income in the financial year in which the dividends are declared.

### Tax on net profit for the year

Tax on net profit/loss for the year comprises current tax on expected taxable income of the year and the year's adjustment of deferred tax less the part of the tax of the year that relates to changes in equity. Current and deferred tax regarding changes in equity is recognised directly in equity.

## Accounting Policies

### Balance sheet

#### Intangible assets

Development projects that are clearly defined and identifiable, and where the degree of technical utilization, sufficient resources and a potential future market or development potential in the Company are provable and where the intention is to manufacture, market or use the product or process are recognised as intangible assets if the value in use can be determined reliably and it is sufficiently certain that future earnings can cover production, sales and administration costs as well as total development costs.

Other development costs are recognised as costs in the income statement as they incur.

Development costs comprise costs, including wages, salaries and amortization, that are directly or indirectly attributable to the development activities of the enterprise and meet the recognition criteria.

Capitalized development costs are measured at cost on initial recognition and subsequently at the lower of cost less accumulated amortization and the recoverable amount.

#### Property, plant and equipment

Property, plant and equipment are measured at cost on initial recognition and subsequently at cost less accumulated depreciation and impairment losses.

The depreciable amount is calculated taking into consideration the residual value of the asset at the end of its useful life, reduced by impairment losses, if any. The depreciation period and the residual value are determined at the data of acquisition. If the residual value exceeds the carrying amount of the asset, depreciation is discontinued.

In case of changes in depreciation period or residual value, the effect of a change in depreciation period is recognised prospectively in accounting estimates.

Cost includes the purchase price and expenses directly related to the acquisition until the time when the asset is ready for use. The cost of self-constructed assets includes costs for materials, components, subcontractors, direct payroll costs and indirect production costs.

The cost of composite asset is disaggregated into components, which are separately depreciated if the useful lives of the individual component differ.

#### Deposits

Deposits are measured at cost.

#### Receivables

Receivables are measured at amortized cost which usually corresponds to the nominal value. The value is reduced by write-downs for expected bad debts.

Impairment of accounts receivables past due is established on individual assessment of receivables.

#### Accrued income, assets

Accrued income recognised in assets comprises prepaid costs regarding subsequent financial years.

#### Other receivables

Receivables are measured at amortized cost which usually corresponds to the nominal value. The value is reduced by write-downs for expected bad debts.

#### Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and in hand as well as short-term securities with a term of less than three months which can be converted directly into cash at bank and in hand and involve only an insignificant risk of value changes.

## Accounting Policies

### Equity

Equity comprises the working capital and a number of equity items that may be statutory or stipulated in the articles of association.

### Current tax liabilities

Current tax liabilities and current tax receivables are recognised in the balance sheet as estimated income tax charge for the year, adjusted for prior-year taxes and tax paid on account.

### Liabilities

Financial liabilities are recognised initially at the proceeds received net of transaction expenses incurred. In subsequent periods, financial liabilities are measured at amortized cost, corresponding to the capitalized value using the effective interest method, so that the difference between the proceeds and the nominal value is recognised in the income statement over the life of the financial instrument.

Mortgage debt is accordingly measured at amortized cost, corresponding to the outstanding balance in case of cash loans. In case of bond loans, amortized cost corresponds to the outstanding balance determined as the underlying cash value of the loans at the time of borrowing adjusted for amortisation of capital losses on the loans over the repayment period.

Other liabilities are measured at net realisable value.

### Other payables

Other payables are measured at amortized cost, which usually corresponds to the nominal value.

### Subordinate loans and other lower-ranking creditors' claims

Subordinate loans and other lower-ranking creditors claims are recognised as independent liabilities in the balance sheet.

### Contingent assets and liabilities

Contingent assets and liabilities are not recognised in the Balance Sheet but appear only in the notes.

**Income Statement**

	Note	2022 kr.	2021 kr.
Revenue		16,404,270	15,301,918
Direct costs		-3,990,144	-1,691,419
Other external expenses		-5,073,369	-17,330,762
<b>Gross profit</b>		<b>7,340,757</b>	<b>-3,720,263</b>
Employee benefits expense	1	-873,207	-767,580
Depreciation, amortisation expense and impairment losses of property, plant and equipment and intangible assets recognised in profit or loss		-126,387	-219,470
<b>Profit from ordinary operating activities</b>		<b>6,341,163</b>	<b>-4,707,313</b>
Finance income		233,939	36,235
Finance expenses	2	-5,253,729	-6,034,881
<b>Profit from ordinary activities before tax</b>		<b>1,321,373</b>	<b>-10,705,959</b>
Tax expense on ordinary activities	3	1,682,897	0
<b>Profit</b>		<b>3,004,270</b>	<b>-10,705,959</b>
<b>Proposed distribution of results</b>			
Retained earnings		3,004,270	-10,705,959
<b>Distribution of profit</b>		<b>3,004,270</b>	<b>-10,705,959</b>

Balance Sheet as of 31 December

	Note	2022 kr.	2021 kr.
<b>Assets</b>			
Completed development projects	4	20,863	132,992
<b>Intangible assets</b>		<b>20,863</b>	<b>132,992</b>
Fixtures, fittings, tools and equipment	5	8,129	7,500
Leasehold improvements	6	0	3,630
<b>Property, plant and equipment</b>		<b>8,129</b>	<b>11,130</b>
Deposits	7	31,804	29,002
<b>Investments</b>		<b>31,804</b>	<b>29,002</b>
<b>Fixed assets</b>		<b>60,796</b>	<b>173,124</b>
Short-term trade receivables		29,636,239	39,162,616
Other receivables		204,066	206,266
Short-term tax receivables		328,000	119,263
Deferred income assets		480,310	213,921
<b>Receivables</b>		<b>30,648,615</b>	<b>39,702,066</b>
<b>Cash and cash equivalents</b>		<b>1,669,232</b>	<b>817,572</b>
<b>Current assets</b>		<b>32,317,847</b>	<b>40,519,638</b>
<b>Assets</b>		<b>32,378,643</b>	<b>40,692,762</b>

Balance Sheet as of 31 December

	Note	2022 kr.	2021 kr.
<b>Liabilities and equity</b>			
Contributed capital		50,000	50,000
Retained earnings		-9,818,253	-12,822,523
<b>Equity</b>		<b>-9,768,253</b>	<b>-12,772,523</b>
Payables to group enterprises		0	15,047,555
Other payables		0	70,500
Subordinate loan capital		0	13,013,700
<b>Long-term liabilities other than provisions</b>		<b>0</b>	<b>28,131,755</b>
Debet to credit institutions		23,419,534	20,842,295
Trade payables		464,946	247,322
Payables to group enterprises		5,084,433	1,675,864
Other payables		164,108	2,568,049
Subordinate loan capital		13,013,875	0
<b>Short-term liabilities other than provisions</b>		<b>42,146,896</b>	<b>25,333,530</b>
<b>Liabilities other than provisions within the business</b>		<b>42,146,896</b>	<b>53,465,285</b>
<b>Liabilities and equity</b>		<b>32,378,643</b>	<b>40,692,762</b>
Capital loss	8		
Contingent assets	9		
Contingent liabilities	10		
Collaterals and assets pledged as security	11		

Statement of changes in Equity

	<b>Contributed capital</b>	<b>Retained earnings</b>	<b>Total</b>
Equity 1 January 2022	50,000	-12,822,523	-12,772,523
Profit (loss)	0	3,004,270	3,004,270
<b>Equity 31 December 2022</b>	<b>50,000</b>	<b>-9,818,253</b>	<b>-9,768,253</b>

Notes

	2022	2021
<b>1. Employee benefits expense</b>		
Wages and salaries	791,962	703,147
Post-employment benefit expense	63,360	32,887
Social security contributions	9,384	11,282
Other employee expense	8,501	20,264
	<b>873,207</b>	<b>767,580</b>
Average number of employees	2	2
<b>2. Financial expenses</b>		
Finance expenses arising from group enterprises	3,010,264	3,136,187
Other finance expenses	2,243,465	2,898,694
	<b>5,253,729</b>	<b>6,034,881</b>
<b>3. Tax expense on ordinary activities</b>		
Adjustments for current tax of prior period	-1,682,897	0
	<b>-1,682,897</b>	<b>0</b>
<b>4. Completed development projects</b>		
Cost at the beginning of the year	753,366	753,366
<b>Cost at the end of the year</b>	<b>753,366</b>	<b>753,366</b>
Depreciation and amortisation at the beginning of the year	-620,374	-416,284
Amortisation for the year	-112,129	-204,090
<b>Impairment losses and amortisation at the end of the year</b>	<b>-732,503</b>	<b>-620,374</b>
<b>Carrying amount at the end of the year</b>	<b>20,863</b>	<b>132,992</b>
<b>5. Fixtures, fittings, tools and equipment</b>		
Cost at the beginning of the year	77,556	77,556
Addition during the year, incl. improvements	11,255	0
Disposal during the year	-30,537	0
<b>Cost at the end of the year</b>	<b>58,274</b>	<b>77,556</b>
Depreciation and amortisation at the beginning of the year	-70,056	-58,636
Amortisation for the year	-10,626	-11,420
Reversal of impairment losses and amortisation of disposed assets	30,537	0
<b>Impairment losses and amortisation at the end of the year</b>	<b>-50,145</b>	<b>-70,056</b>
<b>Carrying amount at the end of the year</b>	<b>8,129</b>	<b>7,500</b>



Notes

	2022	2021
<b>6. Leasehold improvements</b>		
Cost at the beginning of the year	19,800	19,800
<b>Cost at the end of the year</b>	<b>19,800</b>	<b>19,800</b>
Depreciation and amortisation at the beginning of the year	-16,170	-12,210
Amortisation for the year	-3,630	-3,960
<b>Impairment losses and amortisation at the end of the year</b>	<b>-19,800</b>	<b>-16,170</b>
<b>Carrying amount at the end of the year</b>	<b>0</b>	<b>3,630</b>
<b>7. Deposits</b>		
Cost at the beginning of the year	29,002	29,002
Addition during the year	2,802	0
<b>Cost at the end of the year</b>	<b>31,804</b>	<b>29,002</b>
<b>Carrying amount at the end of the year</b>	<b>31,804</b>	<b>29,002</b>

**8. Capital loss**

The company's management is aware that the capital has been lost. The management has positive expectations for the future and expect that the capital can be restored within a short number of years through earnings from the operation.

The Parent Company has committed to providing financial support to GF Money Consumer Finance Denmark ApS by loans to the extent necessary to finance the operations of the Company and settlement of the Company's financial obligations in the period until adoption of the annual report for 2023.

The Parent Company has declared to subordinate their receivables to other creditors.

During this period existing and future loans to GF Money Consumer Finance Denmark ApS will only be terminated to the extent that the Company's financial position enables repayment, and such loans will be subordinated to other creditors in GF Money Consumer Finance Denmark ApS.

**9. Contingent assets**

The company has a non-activated current deferred tax at t.kr. 2,154.

**10. Contingent liabilities**

The company has entered into rental agreements, which can be terminated within 6 months notice equal to t.kr. 47.

**11. Collaterals and securities**

For debt to credit institutions with a book value of t.kr. 23,420, the company has provided security of the short-term trade receivables with a book value of t.kr. 29,636.

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## Mika Nestori Pihlava

Direktør

Serienummer:

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## ANNA WIEDEBAUM

Direktør

Serienummer:

fi\_tupas:sbank:2X3vXSkyUjsgzTfmqQWHRd4FNTW0ftA6Zu2CUXrMML

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## Karl David Öhlund

Adm. direktør

Serienummer: 19851104xxxx

IP: 84.216.xxx.xxx

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## Bent Kofoed

Statsautoriseret revisor

Serienummer: CVR:39463113-RID:1251647389630

IP: 31.3.xxx.xxx

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## Mika Nestori Pihlava

Dirigent

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