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AGREED-UPON PROCEDURES REPORT ON SUMMARY SPECIAL PURPOSE CONSOLIDATED FINANCIAL STATEMENTS OF UNAFINANCIAL GROUP

Purpose of this Agreed-Upon Procedures Report and Restriction on Use and Distribution

Our report is solely for the purpose of assisting management and shareholders in assessing the summary results of **Robocash PTE LTD.** (the "Company") and its subsidiaries collectively known as **UnaFinancial Group** (the "Group") and may not be suitable for another purpose. This report is intended solely for management and shareholders of the Group, and should not be used by, or distributed to, any other parties.

Responsibilities of the Engaging Party and the Responsible Party

UnaFinancial Group has acknowledged that the agreed-upon procedures are appropriate for the purpose of the engagement.

UnaFinancial Group is responsible for the subject matter on which the agreed-upon procedures are performed.

Practitioner's Responsibilities

We have conducted the agreed-upon procedures engagement in accordance with the International Standard on Related Services (ISRS) 4400 (Revised), *Agreed-Upon Procedures Engagements*. An agreed-upon procedures engagement involves our performing the procedures that have been agreed with UnaFinancial Group and reporting the findings, which are the factual results of the agreed-upon procedures performed. We make no representation regarding the appropriateness of the agreed-upon procedures.

This agreed-upon procedures engagement is not an assurance engagement. Accordingly, we do not express an opinion or an assurance conclusion.

Had we performed additional procedures, other matters might have come to our attention that would have been reported.

**AGREED-UPON PROCEDURES REPORT ON SUMMARY SPECIAL PURPOSE
CONSOLIDATED FINANCIAL STATEMENTS OF UNAFINANCIAL GROUP
(CONTINUED)**

Professional Ethics and Quality Control

We have complied with the ethical requirements in International Ethics Standards Board for Accountants Code of Ethics for Professional Accountants (including International Independence Standards) ("IESBA Code") and we have fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code.

Our firm applies International Standard on Quality Management 1, which requires the firm to design, implement and operate a system of quality management including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Procedures and Findings

We have performed the procedures described below, which were agreed upon with UnaFinancial Group in the terms of engagement dated 27 January 2025:

	Procedures	Findings
1	We obtained the summary Special Purpose Consolidated Financial statements as at 31 December 2024 for the Group, prepared by management.	Refer to Annexure I No exceptions noted.
2	We obtained the audited Special Purpose Consolidated Financial Statements for the Group as at 31 December 2024.	No exceptions noted.
3	For the summary Consolidated Statement of Financial Position, we traced and agreed the amounts for all the financial statement line items namely Assets, Liabilities and Equity to the audited Special Purpose Consolidated Statement of Financial Position.	Agreed each financial statement line item in the summary Consolidated Statement of Financial Position as given in Annexure I. No exceptions noted.
4	For the summary Consolidated Statement of Profit or loss and Other Comprehensive Income for the year, we traced and agreed amounts for all financial statement line items namely Net margin on interest income, Net margin on interest income after credit loss allowance, Profit before tax, Profit for the year, Total comprehensive loss for the year to the audited Special Purpose Consolidated Statement of Profit or loss and Other Comprehensive Income for the year;	Agreed each financial statement line item in the summary Consolidated Statement of Profit or loss and Other Comprehensive Income as given in Annexure I. No exceptions noted.

**AGREED-UPON PROCEDURES REPORT ON SUMMARY SPECIAL PURPOSE
CONSOLIDATED FINANCIAL STATEMENTS OF UNAFINANCIAL GROUP
(CONTINUED)**

Procedures and Findings (continued)

	Procedures	Findings
5	For the summary Consolidated Statement of Changes in Equity, we traced and agreed the amounts for all the line items namely Share capital, Currency translation reserve, Reserves, Retained earnings and Total equity to the audited Special Purpose Consolidated Statement of Changes in Equity.	Agreed each financial statement line item in the summary Consolidated Statement of Changes in Equity as given in Annexure I. No exceptions noted.
6	For the summary Consolidated Statement of Cash Flows, we traced and agreed amounts for all the financial statement line items namely Net cash from operating activities, Net cash used in investing activities, Net cash used in financing activities and Cash and cash equivalents at the end of the year to the audited Special Purpose Consolidated Statement of Cash Flows.	Agreed each financial statement line item in the summary Consolidated Statement of Cash Flows as given in Annexure I. No exceptions noted.
7	For Note 1 of the summary Special Purpose Consolidated Financial Statements, we traced and agreed the Group ownership, list of subsidiaries in the Group with effective interest held through ownership to the audited Special Purpose Consolidated Financial Statements Note 1.	No exceptions noted.

GRANT THORNTON UAE

GRANT THORNTON

Dr. Osama El-Bakry
Registration No: 935
Dubai, United Arab Emirates



9 July 2025

Annexure I - UnaFinancial Group Summary Special Purpose Consolidated Financial Statements for the year ended 31 December 2024 prepared by management.

**UnaFinancial Group
Summary Special Purpose Consolidated
Financial Statements**

**For the year ended
31 December 2024**

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UnaFinancial Group – Summary Special Purpose Consolidated Financial Statements
Consolidated Statement of Financial Position as at 31 December 2024

	31 December 2024	31 December 2023
	\$000	\$000
ASSETS		
Cash and cash equivalents	28 559	22 221
Loans to customers	59 692	65 546
Property, equipment and right-of-use assets	761	1 559
Intangible assets	1 966	11 371
Investments in associates	1 852	-
Deferred tax assets	3 364	6 661
Other assets	14 843	17 999
TOTAL ASSETS	111 037	125 357
LIABILITIES		
Loans and borrowings	1 817	6 841
Lease liabilities	400	1 104
Current income tax liability	2 329	1 240
Deferred tax liability	60	-
Payables for assignment rights	82 834	89 462
Other liabilities	19 347	16 551
TOTAL LIABILITIES	106 787	115 198
EQUITY		
Share capital	7 170	7 170
Currency translation reserve	(7 102)	(194)
Retained earnings	3 990	3 183
Equity attributable to equity holders of the parent	4 058	10 159
Non-controlling interest	192	-
TOTAL EQUITY	4 250	10 159
TOTAL LIABILITIES AND EQUITY	111 037	125 357

Approved for issue and signed on 9 July 2025.


Sergey Sedov / Director


Valin Paul Jacques Thierry / Director

UnaFinancial Group – Summary Special Purpose Consolidated Financial Statements
Consolidated Statement of Profit or Loss and Other Comprehensive Income for the year ended
31 December 2024

	2024	2023
	\$000	\$000
Interest income	124 920	162 474
Interest expense	(10 274)	(10 588)
Net margin on interest income	114 646	151 886
Credit loss allowance	(104 789)	(100 120)
Net margin on interest income after credit loss allowance	9 857	51 766
Fee and commission income	77 425	29 733
Fee and commission expense	(2 552)	(3 031)
General administrative expenses	(87 741)	(85 595)
Other operating income, net	18 462	13 582
Impairment of goodwill	(3 468)	(1 398)
Profit before income tax	11 983	5 057
Income tax expense	(11 409)	(4 976)
Profit for the year	574	81
Other comprehensive loss:		
<i>Items that may be reclassified subsequently to profit or loss:</i>		
Translation of financial information of foreign operations to presentation currency	(6 908)	(946)
Other comprehensive loss for the year	(6 908)	(946)
Total comprehensive loss for the year	(6 334)	(865)
Profit is attributable to:		
- Owners of the Group	585	81
- Non-controlling interest	(11)	-
Profit for the year	574	81
Total comprehensive loss is attributable to:		
- Owners of the Group	(6 323)	(865)
- Non-controlling interest	(11)	-
Total comprehensive loss for the year	(6 334)	(865)

UnaFinancial Group – Summary Special Purpose Consolidated Financial Statements
Consolidated Statement of Changes in Equity for the year ended 31 December 2024

	Attributable to owners of the Group					Non-controlling interest	Total equity
	Share capital	Currency translation reserve	Reserves	Retained earnings	Total		
	\$000	\$000	\$000	\$000	\$000	\$000	\$000
Balance at 1 January 2023	7 170	752	-	3 102	11 024	-	11 024
Profit for the year	-	-	-	81	81	-	81
Other comprehensive loss	-	(946)	-	-	(946)	-	(946)
Total comprehensive loss for 2023	-	(946)	-	81	(865)	-	(865)
Balance at 31 December 2023	7 170	(194)	-	3 183	10 159	-	10 159
Profit for the year	-	-	-	585	585	(11)	574
Other comprehensive loss	-	(6 908)	-	-	(6 908)	-	(6 908)
Total comprehensive loss for 2024	-	(6 908)	-	585	(6 323)	(11)	(6 334)
Business combinations	-	-	-	-	-	203	203
Other operations with capital	-	-	-	222	222	-	222
Balance at 31 December 2024	7 170	(7 102)	-	3 990	4 058	192	4 250

The note set out on page 5 forms an integral part of these summary special purpose consolidated financial statements.

UnaFinancial Group – Summary Special Purpose Consolidated Financial Statements
Consolidated Statement of Cash Flows for the year ended 31 December 2024

	2024	2023
	\$000	\$000
Cash flows from operating activities		
Profit before income tax	11 983	5 057
<i>Adjustments for:</i>		
Net margin on interest income	(114 646)	(151 886)
Credit loss allowance	104 789	100 120
Fee income	(16 694)	(17 543)
Depreciation, amortisation and impairment	4 313	4 299
Loss from sale of loan portfolio	1 177	3 520
Loss from disposal of subsidiaries	3 797	561
Loss from goodwill impairment	3 468	1 398
Foreign exchange differences	(2 089)	3 564
Other gains / (losses), net	3	(420)
Cash flows used in operating activities before changes in operating assets and liabilities	(3 899)	(51 330)
<i>Changes in:</i>		
Increase in loans due from customers	(61 751)	(66 303)
Increase in other assets	(7 569)	(5 737)
Increase / (decrease) in other liabilities	4 423	(1 849)
(Decrease) / increase in payables for assignment rights	(1 149)	10 766
Interest received	102 357	138 776
Interest paid	(10 188)	(10 324)
Income tax paid	(6 852)	(6 304)
Net cash from operating activities	15 372	7 695
Cash flows from investing activities		
Purchase of property and equipment	(197)	(1 204)
Purchase of intangible assets	(41)	(698)
Capitalisation of intangible assets	(2 946)	(4 240)
Disposal of property and equipment	117	188
Disposal of intangible assets	1 535	-
Loans issued to related and third parties	(3 125)	(7 711)
Repayments of loans from related and third parties	2 997	4 500
Cash proceeds from sale of loan portfolio	1 437	3 707
Net outflow of cash and cash equivalents from disposal of subsidiaries	(83)	(1 160)
Acquisition of equity investments	(647)	-
Proceeds from acquisition of subsidiary, net of cash paid	203	-
Net cash used in investing activities	(750)	(6 618)
Cash flows from financing activities		
Proceeds from borrowings	552	2 147
Proceeds from bonds	632	1 776
Repayments of borrowings	(2 471)	(1 887)
Repayments of bonds	(3 477)	(1 925)
Payment of lease liabilities	(568)	(555)
Net cash used in financing activities	(5 332)	(444)
Effect of exchange rate changes on cash and cash equivalents	(2 908)	(5 179)
Effect of expected credit losses on cash and cash equivalents	(44)	(51)
Net increase in cash and cash equivalents	9 290	633
Cash and cash equivalents at the beginning of the year	22 221	26 818
Cash and cash equivalents at the end of the year	28 559	22 221

The note set out on page 5 forms an integral part of these summary special purpose consolidated financial statements.

UnaFinancial Group – Summary Special Purpose Consolidated Financial Statements
Note to The Summary Special Purpose Consolidated Financial Statements
for the year ended 31 December 2024

1 Basis of Preparation

These summary special purpose consolidated financial statements of UnaFinancial Group have been prepared for Robocash PTE LTD (the "Parent Company") and its subsidiaries (the "Group") in accordance with IFRS Accounting Standards and the following principles:

- The consolidated statement of financial position as at 31 December 2024 and 31 December 2023, the consolidated statements of profit and loss and other comprehensive income, changes in equity and cash flows for the years ended 31 December 2024 and 31 December 2023 are included without changes;
- All notes are excluded.

As at 31 December 2024 the Company was ultimately controlled by Mr. Sedov Sergey with effective ownership share – 97.50% (2023: 97.50%) and Mr. Valin Paul Jacques Thierry with effective ownership share – 2.50% (2023: 2.50%).

The Group includes the following subsidiaries as at 31 December 2024 and 31 December 2023:

Subsidiaries by segments	Country	Nature of business	Effective % held through ownership	
			31 December 2024	31 December 2023
Central Asia				
MFO Robocash.kz LLP	Kazakhstan	Operating entity	100%	100%
MFO CreditBar LLP	Kazakhstan	Operating entity	100%	100%
Autozaimer LLC	Uzbekistan	Operating entity	100%	-
Una Moliya MFO LLC	Uzbekistan	Operating entity	60%	-
Europe				
Préstamer, S.L.U.	Spain	Operating entity	100%	100%
Asia Pacific Region				
Robocash Finance Corp.	Philippines	Operating entity	100%	100%
Digido Finance Corp.	Philippines	Operating entity	100%	100%
Una Marketplace Inc.	Philippines	Operating entity	100%	100%
Fingertip Lending Corp.	Philippines	Operating entity	100%	-
RAPIDLEND (PVT) LTD	Sri Lanka	Operating entity	100%	100%
ROBOCASH L K SERVICES (PVT) LTD	Sri Lanka	Service company	100%	100%
Other segments				
		European subholding company		
SIA Robocash Group	Latvia	company	100%	100%
SIA RC Riga	Latvia	Consulting company	100%	100%
SIA Robocash	Latvia	Consulting company	100%	100%
		Operator of investment platform		
Robocash d.o.o.	Croatia		100%	100%
Robofinance LLC*	Russia	IT company	49%	100%
Robocash Finance LLC	Russia	Service company	-	100%
Robofinance MCHJ	Uzbekistan	IT company	100%	100%
Robocash Ltd.	Kazakhstan	Service company	100%	100%
Una Management Company Limited	UAE	Service company	100%	100%
Una Tech Limited	UAE	IT company	100%	100%

*On 28 December 2024, the share capital of LLC Robofinance was increased. As a result the Group's share in the capital was reduced to 49%, and the subsidiary was disposed of from the Group. On the date of registration of changes, the investment in associate was recognized.