

Ellinas Finance Public Company Ltd

**CONSOLIDATED FINANCIAL STATEMENT FOR THE
SIX MONTHS PERIOD ENDED 30 JUNE 2025**





ELLINAS FINANCE PUBLIC COMPANY LIMITED

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ELLINAS FINANCE PUBLIC COMPANY LIMITED

CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the period ended 30 June 2025

	30/06/2025	30/06/2024
	€	€
Turnover	1.317.336	1.323.495
Interest Income	996.893	949.730
Income from fees and commissions	285.439	329.093
Expenses from fees and commissions	(75.028)	(92.635)
Net fees and commissions income	210.411	236.458
Other operating income	35.004	44.672
Interest adjustment for Factoring – non-recurring	(372.380)	-
Net (loss)/gain from investing activities	315	15.996
Total Net Income	870.243	1.246.856
Staff cost	(369.259)	(346.385)
Depreciation	(56.431)	(55.429)
Administration and other expenses	(238.134)	(279.240)
Operating profit before provision for impairment of bad debtors	206.419	565.802
Net recovery from bad debts	(126.902)	(114.259)
Operating profit before net finance income	79.517	451.543
Finance income	1.665	-
Finance expense	(82.482)	(179.778)
Net finance income	(80.817)	(179.778)
Profit before tax	(1.300)	271.765
Tax	(18.629)	(45.227)
Net Profit	(19.929)	226.538
Allocated to:		
Equity holders of the parent company	(20.592)	-
Non-controlling interests	663	-
	(19.929)	-
Basic earnings per share (cents)	(0,12)	1,42



ELLINAS FINANCE PUBLIC COMPANY LIMITED

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2025

	30/06/2025	31/12/2024
	€	€
Non-current assets		
Property, plant and equipment	80.630	87.425
Right to use assets	233.021	254.205
Investment properties	1.707.230	1.724.435
Intangible assets	25.320	33.580
Available-for-sale financial assets	285.343	273.093
Deferred taxation	87.456	70.715
Total non-current assets	2.419.000	2.443.453
Current assets		
Trade and other receivables	12.042.822	15.476.093
Financial assets at fair value through profit or loss	11.108	10.793
Cash and cash equivalents	551.080	480.858
Total current assets	12.605.010	15.967.744
Total assets	15.024.010	18.411.197
Equity		
Share capital	7.200.000	7.200.000
Retained earnings	2.000.234	2.020.826
Total equity attributable to equity holders	9.200.234	9.220.826
Non-controlling interests	1.687	1.024
Total equity	9.201.921	9.221.850
Non-current liabilities		
Debenture	3.155.000	4.709.000
Trade and other payables	208.834	229.374
Total non-current liabilities	3.363.834	4.938.374
Current liabilities		
Bank overdrafts	67.061	1.150.179
Bank loans	337.762	390.273
Debenture	17.299	184.612
Lease liability	40.001	38.922
Trade and other payables	1.909.530	2.434.914
Payable tax	86.602	52.073
Total current liabilities	2.458.255	4.250.973
Total equity and liabilities	15.024.010	18.411.197

ELLINAS FINANCE PUBLIC COMPANY LIMITED

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

For the period ended 30 June 2025

	<u>Share Capital</u>	<u>Revaluati on reserves</u>	<u>Retained earnings</u>	<u>Non- controlling interests</u>	<u>Total</u>
	€	€	€		€
Balance as of 1 January 2024	7.200.000	(6.155)	1.512.683	-	8.706.528
Total comprehensive income for the period	-	-	226.538	-	226.538
Revaluation reserves adjustment	-	-	-	-	-
Dividend	-	-	-	-	-
Balance as of 30 June 2024	7.200.000	(6.155)	1.739.221	-	8.933.066
Balance as of 1 January 2025	7.200.000	(1.155)	2.021.981	1.024	9.221.850
Total comprehensive income for the period	-	-	(20.592)	663	(19.929)
Revaluation reserves adjustment	-	-	-	-	-
Dividend	-	-	-	-	-
Balance as of 30 June 2025	7.200.000	(1.155)	2.001.389	1.687	9.201.921