



Balance Sheet

	2023 DECEMBER (Unaudited)	2024 DECEMBER (Unaudited)	Change	%
Assets				
Current Assets				
Cash and Marketable Securities	304,866	393,449	88,583	29%
Restricted Cash	33,460,340	58,180,177	24,719,838	74%
Accounts Receivable - Other	11,754,435	11,047,017	(707,417)	-6%
Other Current Assets	4,512,510	322,419	(4,190,091)	-93%
Total Current Assets	50,032,150	69,943,062	19,910,912	40%
Loan Receivables	1,064,717,858	1,269,970,873	205,253,014	19%
Allowance for Losses	(181,878,514)	(339,132,263)	(157,253,749)	86%
Net Loan Receivable	882,839,344	930,838,609	47,999,265	5%
Fixed Assets, Net	116,391	91,510	(24,881)	-21%
Total Assets	932,987,885	1,000,873,182	67,885,297	7%
Liabilities & Equity				
Liabilities				
Current Liabilities				
Accounts Payable / Accrued Expenses	9,295,755	29,944,863	20,649,108	222%
Other Current Liabilities	16,748,889	24,618,077	7,869,188	47%
Total Current Liabilities	26,044,644	54,562,940	28,518,296	109%
Notes Payable				
Warehouse Line	314,705,642	330,658,445	15,952,803	5%
Intercompany Debt	525,168,721	525,903,073	734,352	0%
Total Notes Payable	839,874,363	856,561,518	16,687,156	2%
Total Liabilities	865,919,007	911,124,459	45,205,452	5%
Equity				
Capital Stock	10,742,770	10,710,130	(32,640)	0%
Retained Earnings	56,326,108	79,038,593	22,712,485	40%
Total Equity	67,068,878	89,748,723	22,679,845	34%
Total Liabilities & Equity	932,987,885	1,000,873,182	67,885,297	7%



Income Statement

	2023 (Unaudited)	2024 (Unaudited)	Change	%
Revenue				
Finance Charge	148,222,257	189,512,672	41,290,415	28%
Other Income	7,586,526	10,184,581	2,598,055	34%
Total Revenue	155,808,783	199,697,253	43,888,470	28%
Cost Of Revenue				
Interest Expense	46,710,420	64,224,250	17,513,830	37%
Other Cost of Revenue	3,551,698	3,761,077	209,379	6%
Total Cost Of Revenue	50,262,118	67,985,327	17,723,209	35%
Gross Margin	105,546,665	131,711,926	26,165,260	25%
Total Operating Expenses	21,554,057	25,911,416	4,357,359	20%
Total Provision For Losses	63,013,770	73,224,753	10,210,983	16%
Net Operating Income	20,978,839	32,575,757	11,596,918	55%
Total Taxes	8,746,273	9,863,272	1,116,999	13%
Net Income	12,232,566	22,712,485	10,479,919	86%