

**Report**

**H1**

**2024**

## At a Glance

### H1 2024 HIGHLIGHTS

- Since beginning of the year, PlusPlus Capital has contributed a major effort to preparation of reorganization plans for parent company in Estonia and daughter company in Luxembourg.
- Reorganization plans in both Estonia and Luxembourg were approved by creditors' voting by an overwhelming majority.
- As of publication of this report, Luxembourg District Court has approved the reorganization plan of PlusPlus Capital Financial S.a.r.l by its ruling on 9 August 2024. Estonian court is yet to release its ruling on AS PlusPlus Capital's reorganization plan.
- In the meantime, the company has been able to maintain its' activities on a satisfactory level despite economic and geopolitical crisis affecting the target markets.
- Lack of working capital has led the company's purchasing capability to nearly nothing. This is a lost opportunity in buyer's market with limited competition.

### KEY FIGURES

All figures in EUR million

	2024 6M*	2023 12M*	2023 6M*	2022 12M
Incoming payments from clients (cash collection)	8.5	19.1	10.1	21.5
Cash EBITDA	3.5	12.5	7.2	14.9
Operating revenue	5.9	-13.7	7.5	20.3
Operating expenses (incl. salaries, amortization)	5.2	15.1	3.1	7.1
Financial expenses	0.2	17.5	7.2	11.7
Net profit	0.5	-29.9	1.1	1.3
Expected remaining collections (ERC)	163.2	169.1	215.5	210.0
Total assets	97.5	97.2	133.7	133.6
Net debt	58.1	59.9	82.4	84.2
Equity	14.1	13.6	44.6	43.5
Equity ratio	14.4%	14.0%	33.4%	32.6%
Net debt/Cash EBITDA (Net leverage) LTM	6.6	10.0	5.5	5.6
Net debt/ERC (Net LTV), period end	35.6%	35.42%	38.0%	39.7%

\* preliminary data (unaudited)

## Statement of the Management

Dear investors and readers

We are pleased to present the financial report for the first half of 2024. Due to ongoing reorganization efforts in both Estonia and Luxembourg, we did not disclose financial statements for Q1 as the outcome was largely depending on the court rulings. Even though the reorganization in Estonia is still underway, and we are also in the process of completing our annual financial audit, we decided to publish our unaudited figures to maintain transparency and keep all relevant stakeholders informed.

On February 1, 2024, the Harju County Court granted PlusPlus Capital (“the Company”) authorization to initiate a reorganization process. Subsequently, we developed a comprehensive reorganization plan, which was presented to all creditors on March 12, 2024. The plan received strong support, with approximately 180 investors, representing principal claims exceeding 87 million euros, endorsing it. Approval was secured from investors holding around 95% of the total covered claims. On May 2, 2024, we submitted an application to the Harju County Court for formal approval of the reorganization plan. We are currently awaiting the court’s decision and hope to receive approval in the coming weeks.

On March 29, 2024, our Luxembourg-based subsidiary, PlusPlus Capital Financial S.a r.l (“PlusPlus Luxembourg”), filed for judicial reorganization. The Luxembourg District Court commenced proceedings on April 12, 2024. We presented the reorganization plan to all creditors on June 27, 2024, where it received overwhelming support. With a participation rate of approximately 89% of the outstanding principal, creditors representing around 94% of votes, totaling approximately 58 million euros, endorsed the reorganization plan by an overwhelming majority.

The reorganization plan, along with the voting results, was submitted to the Luxembourg District Court on July 16, 2024. An official hearing was held on August 6, 2024, which the management board of PlusPlus Luxembourg successfully attended. On August 9, 2024, the Luxembourg District Court approved the reorganization plan, making it binding for all creditors.

Based on Luxembourg court ruling, PlusPlus Capital Financial S.a r.l has started preparations to fulfill the reorganization plan.

Due to the implementation of additional year-end

and audit procedures, PlusPlus Capital has adjusted its financial results for the year end 2023. The most significant adjustment involves a EUR 11.9 million reduction resulting from the year-end revaluation of the customer portfolio in accordance with IFRS standards. This adjustment decreased the value of the customer portfolio from EUR 102.2 million to EUR 90.3 million. The primary driver of this revaluation was macroeconomic adjustments to the estimates of expected future cash flows, which also affected the overall volume of the balance sheet.

Regarding our operations, we are pleased to report a positive development: incoming payments in Q2 2024 have increased to 94% of the forecasted amount. Even though company’s performance compared with the incoming cash target has improved in percentage terms, an overall collection is yet to achieve desired level due to lack of new purchases and impact of continuing economic crisis.

In the meantime, we have implemented further cost-cutting measures related to personnel and operating expenses to enhance operational efficiency.

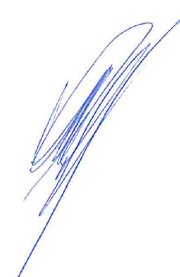
Looking ahead, we are optimistic about receiving a favorable decision on our reorganization plan in Estonia. Upon approval, we will be able to commence payments as outlined in the plan.

Concurrently, we are exploring opportunities to boost productivity even further to better navigate the challenging macroeconomic environment and position ourselves for a projected recovery in our domestic markets.

Yours Sincerely

Peeter Piho

CEO



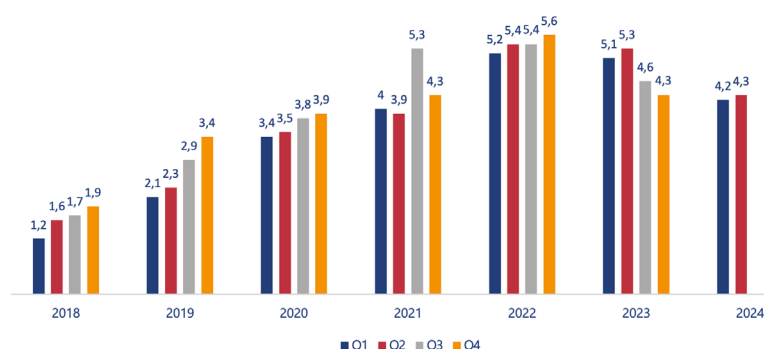
## Operations

Due to the implementation of additional year-end and audit procedures, the PPC group has adjusted its year-end 2023 financial results. The most significant change, amounting to EUR 11.9 million, is related to the year-end revaluation of the customer portfolio according to IFRS, resulting in a decrease in the value of the customer portfolio from EUR 102.2 million to EUR 90.3 million. The most significant changes in the year-end revaluation were driven by macroeconomic adjustments to expected future cash flows estimates. Remaining 0.7m EUR equity impacting changes are derived from smaller end of the year corrections to the accounts. Both changes also impact the overall volume of the balance sheet.

### INCOMING PAYMENTS

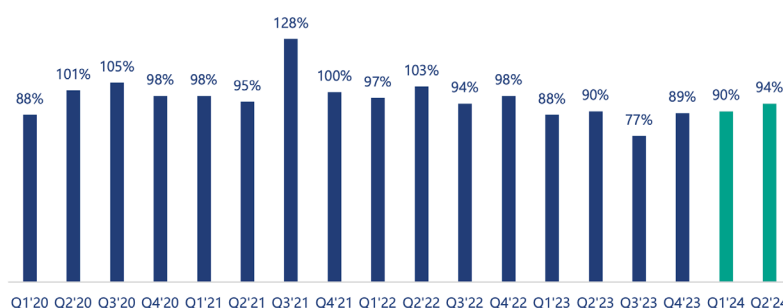
In H1 '24, PlusPlus Group's incoming payments from portfolio clients (collections) decreased by 16.4% y-o-y to EUR 8.5 million. This includes incoming payments from Fresh Finance credit portfolios in H1 '24 that amounted to EUR 0.4 million.

#### Incoming payments from clients by quarters (EURm)



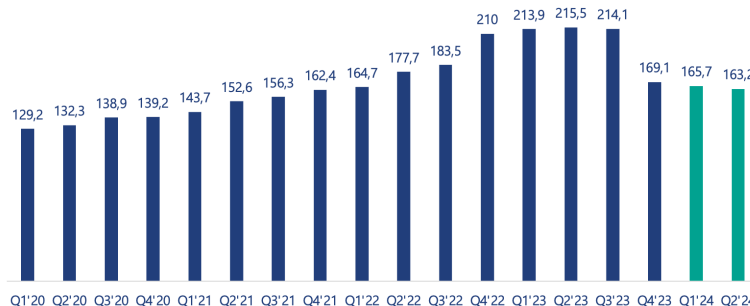
Across different countries, incoming payments in H1 '24 compared to H1 '23 from NPL operations decreased in Estonia by 18.6%, in Latvia by 11.3%, in Lithuania by 11.4% and in Finland by 16.4%, while in Fresh Finance credit portfolios the collections decreased by 41.9%. The previous is mainly due to almost non-existing purchasing volume due to ongoing reorganization processes causing shortage of working capital to invest into main activity. As compared with budget, H1 '24 incoming payments were slightly behind the expectations (91.6% of budget).

#### Quarterly Collection vs. forecast



NPL expected remaining collections (ERC) at the end of June '24 amounted to EUR 163.2 million, of which EUR 6.3 million (3.8% of total) in Finland, EUR 58.7 million (36.0% of total) in Estonia, EUR 46.5 million (28.5% of total) in Latvia, and EUR 51.7 (31.7% in total) million in Lithuania. Expected remaining collections from Fresh Finance portfolios amount to EUR 2.0 million or 1.2% of all collections from NPL and FFG activities totaling EUR 165.2 million.

### ERC balance as at end of quarter

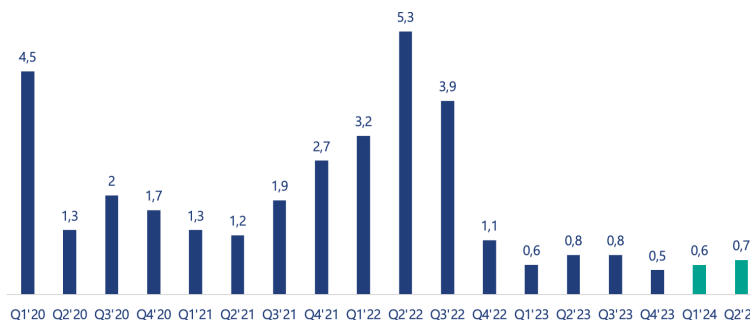


The expected annual incoming NPL repayments of EUR 163.2 million are expected to be received over the next 180 months. By comparison, the total active claim balance as of 30 June 2024 was around EUR 287 million (including principal, interest, penalties, and service fee claims) while the purchased nominal (only principal claim) amounted to EUR 271 million.

### PORTFOLIO INVESTMENTS

Since H2 2022, due to restricted access to funding, PlusPlus Capital has been rather passive in purchasing market even though many attractive opportunities have been available. In H1 '24, in total 45 new portfolios for EUR 1.3 million were acquired.

#### Quarterly portfolio acquisitions (EURm)



## Earnings, financial and asset position

### OPERATING REVENUES

In H1 '24, operating revenues amounted to EUR 5.9 million (H1 '23: EUR 7.5 million).

### OPERATING EXPENSES

Operating and administrative expenses, including salaries, in H1 '24, amounted to EUR 5.0 million (H1 '23: EUR 2.9 million). In H1 '23 the Group capitalized EUR 1.8m in operating expenses, in H1 '24 the Group did not capitalize operating expenses, which explains the difference of operating expenses in income statement. H1 '24 expenses included one-off redundancy cost borne as part of extensive cost-cutting program. In combination with legal costs, the total impact of one-off expenses driven by streamlining of the company were EUR 0.6 million.

Operating expenses essentially comprise restructuring expenses and general operating expenses. Restructuring expenses are recognized as operating expenses as adding value is generated through restructuring claims.

### OPERATING RESULT

Adjusted EBITDA amounted to EUR 0.9 million in H1 '24 (H1 '23: EUR 4.6 million). The adjusted EBITDA margin in H1 '24 stood at 14.8% (H1 '23: 60.8%).

Cash EBITDA amounted to EUR 3.5 million in H1 '24 (H1 '23: EUR 7.2 million). The change is attributable to H1 '24 y-o-y incoming payments decrease by EUR 1.6m and termination of capitalization of costs by EUR 1.8m.

### NET FINANCIAL ITEMS

Financial expenses decreased by 97.2% y-o-y in H1 '24 to EUR 0.2 million (H1 '23: 7.2 million) due to transferring financial expenses arising from bonds and loans into an off-balance sheet conditional liabilities section.

As part of reorganization process of AS PlusPlus Capital and PlusPlus Capital Financial S.a.r.l, a large majority of investors supported reorganization plan that includes cutting interest and penalty claims of the companies' bonds and loans.

Based on the results of the vote, the company's management has assessed the successful completion of the reorganization as likely and has recognized the interest and penalties accrued in 2024 as contingent off-balance sheet liabilities in the amount of EUR 5.2 million.

At the time of disclosing this report, Luxembourg District Court has approved the reorganization plan on PlusPlus Capital Financial S.a.r.l that results in cancellation of contingent financial liabilities in the amount of 3.9 million.

### NET PROFIT

Net profit amounted to EUR 0.5 million in H1 '24 (H1 '23 net profit: EUR 1.1 million).

### CASH FLOW AND FINANCING

Cash flow from operating activities in H1 '24 amounted to EUR 2.0 million (H1 '23: EUR 1.8 million). Portfolio investments in H1 '24 stood at EUR 1.3 million (H1 '23: 1.3 million). Total net cash outflow in H1 '24 amounted to EUR 1.8 million (H1 '23: -0.3 million).

### ASSETS

As of 30 June 2024, total assets compared with the situation as at year end of 2023 remained approximately on the same level.

### EQUITY

As of 30 June 2024, equity decreased by 68.4% to EUR 14.1 million (30 June '23: EUR 44.6 million), attributable to FY '23 loss in the amount of EUR 29.9 million. The corresponding equity ratio of 14.4% (30 June '23: 33.4%) reflects the Group's capitalization level.

### LIABILITIES

The amount of outstanding debt to loan and bond investors as of 30 June 2024 remained at the same level as in the end of 2023 comprising EUR 60.2 million.

## Balance Sheet

All figures in EUR thousand

	2024 6M	2023 12M	2023 6M
<b>ASSETS</b>			
<b>Non-current assets</b>			
Property, plant and equipment	1 687	1 733	1 330
Intangible assets	2 104	2 201	3 213
Acquired debt receivable portfolios	75 649	76 042	98 652
Trade and other receivables	559	766	6 109
<b>Total non-current assets</b>	<b>79 999</b>	<b>80 741</b>	<b>109 306</b>
<b>Current assets</b>			
Acquired debt receivable portfolios	13 633	14 253	20 518
Trade and other receivables	1 827	1 952	3 403
Cash and cash equivalents	2 078	276	505
<b>Total non-current assets</b>	<b>17 539</b>	<b>16 482</b>	<b>24 426</b>
<b>TOTAL ASSETS</b>	<b>97 537</b>	<b>97 223</b>	<b>133 731</b>
<b>EQUITY AND LIABILITIES</b>			
<b>Equity</b>			
Share capital	17 109	17 109	17 109
Share premium	8 409	8 409	8 409
Legal reserve	1 720	1 720	1 100
Retained earnings	-13 146	-13 638	17 984
<b>Total equity</b>	<b>14 092</b>	<b>13 600</b>	<b>44 602</b>
<b>Non-current liabilities</b>			
Interest-bearing loans and liabilities	47 971	47 971	69 508
<b>Total non-current liabilities</b>	<b>47 971</b>	<b>47 971</b>	<b>69 508</b>
<b>Current liabilities</b>			
Trade and other payables	23 294	23 412	6 668
Subordinated convertible loans	0	0	0
Interest-bearing liabilities	12 181	12 241	12 954
<b>Total current liabilities</b>	<b>35 475</b>	<b>35 652</b>	<b>19 622</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>97 537</b>	<b>97 223</b>	<b>133 731</b>

## Income Statement

All figures in EUR thousand

	2024 6M	2023 12M	2023 6M	2022 12M
Operating revenue	5 864	-13 766	7 501	20 321
Other income	20	41	0	5
<b>Total operating revenue</b>	<b>5 884</b>	<b>-13 725</b>	<b>7 501</b>	<b>20 326</b>
Operating expenses	2 379	7 586	599	2 246
Personnel expenses	2 610	5 473	2 338	4 320
Depreciation and amortization	143	550	189	552
Other expenses	28	1 494	1	7
<b>Total operating expense</b>	<b>5 160</b>	<b>15 103</b>	<b>3 127</b>	<b>7 125</b>
<b>Operating profit</b>	<b>724</b>	<b>-28 828</b>	<b>4 374</b>	<b>13 201</b>
Financial income	0	16 400	3 948	0
Financial expenses	232*	17 463	7 215	11 657
<b>Profit before tax</b>	<b>492</b>	<b>-29 891</b>	<b>1 107</b>	<b>1 543</b>
Income tax	0	-5	0	262
<b>Net profit for the period</b>	<b>492</b>	<b>-29 896</b>	<b>1 107</b>	<b>1 281</b>

\*In addition, contingent liabilities in the amount of 5.2 million EUR arising from bonds and loans have been calculated as an off-balance sheet item.



## Cash Flow Statement

All figures in EUR million

	2024 6M	2023 12M	2023 6M	2022 12M
<b>Cash flow from operating activities</b>				
Profit before income tax	492	-29 891	1 107	1 543
<b>Adjustments for non-cash items:</b>				
Depreciation and amortization	143	365	189	552
<b>Changes in working capital:</b>				
Change in trade and other receivables	52	3 947	-2 227	-3 964
Change in trade and other payables	296	-806	4 275	-1 810
Change in acquired debt receivable portfolios	1 012	17 819	823	-13 711
Change in loans and advances to customers	280	1 719	862	-1 715
<b>Other adjustments:</b>				
Interest expenses	232	17 283	7 206	11 655
Other financial income and expenses	0	16 345	3 940	-2
<b>Net cash flow from operating activities</b>	<b>2 043</b>	<b>-7 785</b>	<b>1 762</b>	<b>-7 453</b>
<b>Cash flow from investing activities</b>				
Acquisition of tangible and intangible assets	0	-155	-8	-231
<b>Net cash flow from investing activities</b>	<b>0</b>	<b>-155</b>	<b>-8</b>	<b>-231</b>
<b>Cash flow from financing activities</b>				
Loans received and bonds issued	0	2	1	22 791
Repayments of loans and bonds issued	-52	-2 569	-756	-10 565
Repayments of financial lease liabilities	-6	-12	-6	-35
Paid-in equity contribution	0	0	0	3 635
Paid dividend	0	0	0	-1 350
Income tax paid	0	0	0	-262
Interests paid on loans and borrowings	-182	-2 578	-1 265	-6 314
Interest paid on financial lease liabilities	-2	-3	-1	-2
<b>Net cash flow from financing activities</b>	<b>-242</b>	<b>-5 161</b>	<b>-2 028</b>	<b>7 896</b>
<b>Cash and cash equivalent at beginning of period</b>	<b>276</b>	<b>779</b>	<b>779</b>	<b>566</b>
Change in cash and cash equivalents	1 801	-502	-274	212
<b>Cash and cash equivalent at end of period</b>	<b>2 078</b>	<b>276</b>	<b>505</b>	<b>779</b>

## Statement of changes in equity

All figures in EUR thousand

	Share capital	Share premium	Legal reserve	Subordinated convertible loan	Retained earnings	Total
<b>As of 1. Jan 2021</b>	<b>5 000</b>	<b>0</b>	<b>500</b>	<b>436</b>	<b>18 617</b>	<b>24 553</b>
Subordinated convertible loans	0	0	0	-436		-436
Dividend	0	0	0	0	-2 000	-2 000
Non-monetary contribution	6 216	6 216	0	0	0	12 432
Bonus issue	4 450	0	0	0	-4 450	0
<b>Total transactions with owners</b>	<b>10 666</b>	<b>6 216</b>	<b>0</b>	<b>-436</b>	<b>-6 450</b>	<b>9 996</b>
Net profit for the period	0	0	0	0	5 378	5 378
<b>Total comprehensive income</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5 378</b>	<b>5 378</b>
<b>As of 31. Dec 2021</b>	<b>15 666</b>	<b>6 216</b>	<b>500</b>	<b>0</b>	<b>17 545</b>	<b>39 928</b>
<b>As of 1. Jan 2022</b>	<b>15 666</b>	<b>6 216</b>	<b>500</b>	<b>0</b>	<b>17 545</b>	<b>39 928</b>
Paid-in equity contribution	1 442	2 193	0	0	0	3 635
Dividend	0	0	0	0	-1 350	-1 350
Increase of legal reserve	0	0	600	0	-600	0
<b>Total transactions with owners</b>	<b>1 442</b>	<b>2 193</b>	<b>600</b>	<b>0</b>	<b>-1 950</b>	<b>2 285</b>
Net profit for the period	0	0	0	0	1 281	1 281
<b>Total comprehensive income</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1 281</b>	<b>1 281</b>
<b>As of 31. Dec 2022</b>	<b>17 109</b>	<b>8 409</b>	<b>1100</b>	<b>0</b>	<b>16 876</b>	<b>43 494</b>
<b>As of 1. Jan 2023</b>	<b>17 109</b>	<b>8 409</b>	<b>1 100</b>	<b>0</b>	<b>16 876</b>	<b>43 494</b>
Paid-in equity contribution	0	0	0	0	0	0
Dividend	0	0	0	0	0	0
Increase of legal reserve	0	0	620	0	-620	0
<b>Total transactions with owners</b>	<b>0</b>	<b>0</b>	<b>620</b>	<b>0</b>	<b>-620</b>	<b>0</b>
Net profit for the period	0	0	0	0	-29 894	-29 894
<b>Total comprehensive income</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>As of 30. Dec 2023</b>	<b>17 109</b>	<b>8 409</b>	<b>1 720</b>	<b>0</b>	<b>-13 638</b>	<b>13 600</b>
<b>As of 1. Jan 2024</b>	<b>17 109</b>	<b>8 409</b>	<b>1 720</b>	<b>0</b>	<b>-13 638</b>	<b>13 600</b>
Paid-in equity contribution	0	0	0	0	0	0
Dividend	0	0	0	0	0	0
Increase of legal reserve	0	0	0	0	0	0
<b>Total transactions with owners</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net profit for the period	0	0	0	0	492	492
<b>Total comprehensive income</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>492</b>	<b>492</b>
<b>As of 30. Jun 2024</b>	<b>17 109</b>	<b>8 409</b>	<b>1 720</b>	<b>0</b>	<b>-13 146</b>	<b>14 092</b>

## Glossary

### AMORTIZED COST

Accounting methodology, where financial assets are recognized at their acquisition cost adjusted by discounts or premiums minus their principal repayments

### CASH EBITDA

Cash and cash equivalents generated within the relevant period minus the consolidated operating expenses for the Group

### CLAIM

Legal right to receive payments from debtor based on agreed-upon contractual relationship

### EBITDA

Operating profit plus depreciation and amortization, non-recurring costs and exceptional items, and portfolio fair value adjustments (where applicable)

### ERC

Estimated remaining collections

### FORWARD-FLOW (PORTFOLIO)

Commitment for periodical acquisition of receivables portfolios with pre-agreed specific terms

### GMM

Gross money multiple, which is calculated as total collections divided by purchase price of a portfolio (see also MOIC)

### IFRS

International financial reporting standards

### INVESTED CAPITAL

Purchase cost of an acquired debt portfolio

### IRR

Internal rate of return

### ISCR

Interest service coverage ratio, which is the ratio of Cash EBITDA to net finance charges

### MOIC

Multiple of invested capital, which is calculated as gross return divided by investment (see also GMM)

### NET DEBT

Interest-bearing debts less cash

### LTV

Loan to value, calculated as outstanding loan balance divided by value of relevant assets

### NPL

Non-performing loans

### ONE-OFF (PORTFOLIO)

Single commitment for acquisition of a debt receivable portfolio

### OPEX

Operating expenses (direct, administrative and payroll expense)

### PORTFOLIO

A set of claims acquired in one transaction

### REPLACEMENT COST

Investment amount needed to maintain ERC at the level of the beginning of the period

### SPECIAL (PORTFOLIO)

A one-off commitment for acquisition of a receivable portfolio originating from irregular circumstances

### STANDARD (PORTFOLIO)

Forward-flow and regular one-off portfolios

### TENDER

Sales process of portfolios, usually arranged as an auction

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## About PlusPlus Capital

PlusPlus is a pan-Baltic and Finnish technology-driven receivables management company with offices in Tallinn, Riga, Vilnius, and Helsinki. The Company acquires overdue loans and other non-performing exposures from financial institutions and non-financial sector merchants. With its core competence in handling claims against private individuals, PlusPlus prefers diversified portfolios balanced by geography, portfolio type, and other metrics.

Since its inception in 2010, PlusPlus has bought over 120 thousand claims with nominal value of approximately EUR 267 million as of 31. December 2023. The Company offers its clients affordable recovery solutions and aims to avoid litigious scenarios. In doing so, PlusPlus pursues win-win solutions that allow sellers to focus on their core business, provide affordable solutions for borrowers, and ensure adequate returns for investors.

PlusPlus is a transparent and socially responsible company set to assist people in resolving problems connected with their insufficient solvency. The ambition of PlusPlus is to increase its market share and further strengthen its position as a leading player in its regional market.

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