

LOCALTAPIOLA FINANCE LTD**PROFIT AND LOSS ACCOUNT**

	Note	1 Jan. 2025–30 Jun. 2025
Interest income	14	58,637,110.12
Net income from leasing activities	15	4,266,855.79
Interest expenses	16	-48,531,317.18
NET INTEREST INCOME		14,372,648.73
Net commissions	17	15,601,858.87
Commission expenses	18	-8,611,437.37
Other operating income	21	3,473.59
Staff and administrative expenses		
Staff expenses		
Wages and salaries	19	-3,258,938.15
Social security expenses		
Pension costs	19	-1,256,089.57
Other social security costs	19	-210,611.25
Other administrative expenses	19	-6,171,404.59
Amortisation and impairments on tangible and intangible assets	20	-244,904.57
Other operating expenses	22	-603,578.32
Credit losses	23	-2,972,794.94
OPERATING PROFIT (LOSS)		6,648,222.43
Income taxes		1,818,717.35
PROFIT (LOSS) FOR THE FINANCIAL YEAR		8,466,939.78