



NÚNÚ

Financial results



Revenue Breakdown

All figures in Icelandic Crowns (ISK).

INCOME STATEMENT	FY20	FY21
<i>Fiscal Year End Date</i>	<i>31/12/2020</i>	<i>31/12/2021</i>
Income:		
Banknote fee	199 180	741 995
Billing alert	10 000 593	30 539 282
First invoice	11 137 824	25 906 234
Another invoice	5 245 576	14 401 022
Third invoice	2 305 519	8 347 735
Phonecall	875 183	1 851 295
Legal collection 1	3 623 674	12 936 808
Legal collection 2	1 767 116	7 243 651
Contract fee	882 900	2 157 483
Postpoment fee		10 251 589
Fees for loans	30 710 775	59 336 897
Extensions	10 764 000	3 252 000
Penalty interest	1 274 751	2 035 104
Other claimant fees	2 282 900	8 269 229
Total Income	81 069 991	187 270 324



Financial Parameters

All figures in Icelandic Crowns (ISK).

BASIC FINANCIAL PARAMETERS	FY20	FY21
<i>Fiscal Year End Date</i>	<i>31/12/2020</i>	<i>31/12/2021</i>
Assets		
Short Term Receivables	214 769 961	236 836 834
Cash Equivalents	17 069 572	50 797 291
Total Assets	231 839 533	287 634 125
Liabilities and Equity		
Long Term Debt	99 521 550	92 259 190
Short Term Debt	207 759 744	416 584 439
Total Liabilities and Equity	231 839 533	287 634 125



Loan Profitability

All figures in Icelandic Crowns (ISK) unless stated otherwise.

KEY RATIOS	FY20	FY21
<i>Fiscal Year End Date</i>	<i>31/12/2020</i>	<i>31/12/2021</i>
Revenue / Loan	938	1 157
Cost / Loan	506	499
MARGIN per loan	432	658
MARGIN per loan %	46 %	57 %



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