

Kríta hf.

Financial results

Financial Parameters

All figures in Icelandic Crowns (ISK).

BASIC FINANCIAL PARAMETERS	FY21	FY22
<i>Fiscal Year End Date</i>	<i>31/12/2021</i>	<i>31/12/2022</i>
Fixed assets	28 353 973	23 775 308
Current assets	79 251 963	79 251 963
Short Term Receivables	49 653 919	104 074 899
Cash Equivalents	29 598 044	17 734 335
Total Assets	103 946 121	145 584 542
Liabilities and Equity		
Long Term Debt	113 229 504	153 915 516
Short Term Debt	2 634 674	23 116 438
Total Liabilities and Equity	103 946 121	145 584 542



Loan Profitability

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

KEY RATIOS	FY21	FY22
<i>Fiscal Year End Date</i>	<i>31/12/2021</i>	<i>31/12/2022</i>
Total revenues	47 772 730	36 427 260
Revenue / Loan	47 029	90 698
Cost / Loan	23 346	34 211
MARGIN per loan	22 683	56 487
MARGIN per loan %	48,23	62,28