

**FY 202301-12
PHP**

Income

Interest Income from operations	23 689 299
Interest Income from bank depo	620
Other Income-Penalty	1 658 285
Service Income	24 929 985
Total Income	50 278 190

Expenses

Provision for bad debts	32 857 193
Origination and servicing expenses	12 414 998
Sales and marketing	25 656 987
Research and development	
Percentage tax	
General and administrative	17 461 852
Total Expenses	88 391 030

Operating Income **-38 112 840**

Interest income/(expense)	-4 032 757
Other Income (Expenses),net	
Total Non-operating Income (Expe	-4 032 757

Provision for Income Taxes	-
Net Income(Loss)	-42 145 597