



Warsaw, 05.05.2025

Statement of the Management Board

Dear Investors,

Net Gotówka would like to inform that after a couple of years with extremely huge problems, almost bankruptcy, we finally improved our situation and achieved break-even point. Our problems were caused by COVID-19 and legal changes in Poland that impacted non-banking lending sector. Many companies have closed their businesses; some of them exited the Polish market.

Our situation is still not perfect due to the debts we have, but finally, the company started generating profits and has real capabilities to begin repaying debts in more visible amounts. Net Gotówka already increased monthly transfers towards Bondster and will be increasing this amount in the future in line with our capabilities.

We are aware that it takes much more time than we all expected, and we are sorry for that. Be assured that we do everything to bring sustainable growth back to the company and to generate profits in order to repay all debts.

Yours faithfully,

Piotr Kater – President of the management board

Marek Kater – Vice President of the management board