



Lendermarket Limited

Annual Report and Financial Statements

for the financial period from 29 June 2019 until 29 December 2020

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Director and Other Information

Legal Name	Lendermarket Limited
Company Number	585178
Director	Tauri Jaanson
Company Secretary	Veiko Väli
Registered Office and Business Address	Coliemore House Coliemore Road Dalkey Co. Dublin Ireland
Auditors	Grant Thornton Statutory Auditors 13-18 City Quay City Quay Dublin 2 D02 ED70 Ireland
Bankers and payment institutions	AIB 3 O'Connell Street Dublin 1 Ireland Bank of Ireland 6 O'Connell Street Dublin 1 Ireland Fire.com The Observatory 7-11 Sir John Rogersons Quay Docklands Dublin 1 Ireland
Solicitors	Eversheds Sutherland One Earlsfort Terrace Earlsfort Terrace Dublin 2 D02 X668 Ireland

Director's Report

for the financial period from 29 June 2019 to 29 December 2020

The director presents their report and the audited financial statements for the financial period from 29 June 2019 until 29 December 2020.

There has been no significant change in these activities during the financial period from 29 June 2019 to 29 December 2020.

Results and Dividends

The loss for the financial period after providing for amortization amounted to €(407,698) (29 June 2018 to 28 June 2019 - €(8,501)).

The director does not recommend payment of a dividend.

At the end of the financial period at 29 Dec 20, the company has assets of €407,569 (28 Jun 19 - €73,544) and liabilities of €574,490 (28 Jun 19 - €82,666). The net liabilities of the company have increased by €157,798.

Director and Secretary

The director who served throughout the financial period was as follows:

Tauri Jaanson

The secretary who served throughout the financial period was Veiko Väli.

The director had no direct beneficial interest in the shares of the company at the beginning or end of the financial period.

There were no changes in shareholdings between 29 December 2020 and the date of signing the financial statements.

Future Developments

The company plans to continue its present activities and current trading levels. Employees are kept as fully informed as practicable about developments within the business.

Post Balance Sheet Events

There have been no significant events affecting the company since the financial period-end.

Auditors

Grant Thornton, (Statutory Auditors), were appointed auditors by the director to fill the casual vacancy and they have expressed their willingness to continue in office in accordance with the provisions of section 383(2) of the Companies Act 2014.

Taxation Status

The company is a close company within the meaning of the Taxes Consolidation Act, 1997.

Statement of Disclosure of Information to Auditor

Each of the persons who are directors at the time when this Directors' report is approved has confirmed that:

- so far as that director is aware, there is no relevant audit information of which the company's auditors are unaware; and
- that director has taken all the steps that ought to have been taken as a director in order to be aware of any relevant audit information and to establish that the company's auditors are aware of that information.

Accounting Records

To ensure that adequate accounting records are kept in accordance with sections 281 to 285 of the Companies Act 2014, the directors have employed appropriately qualified accounting personnel and have maintained appropriate computerised accounting systems. The accounting records are located at the company's office at Coliemore House, Coliemore Road, Dalkey, Co. Dublin.

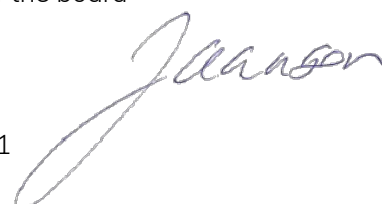
Research and Development Activities

The Company did not engage in any research or development during the financial year. There are no branches of the company outside the State.

Signed on behalf of the board

Tauri Jaanson
Director

23 September 2021



Director's Responsibilities Statement

for the financial period from 29 June 2019 to 29 December 2020

The director is responsible for preparing the Director's Report and the financial statements in accordance with applicable Irish law and regulations.

Irish company law requires the director to prepare financial statements for each financial period. Under the law the director has elected to prepare the financial statements in accordance with the Companies Act 2014 and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", applying Section 1A of that Standard, issued by the Financial Reporting Council. Under company law, the director must not approve the financial statements unless they are satisfied that they give a true and fair view of the assets, liabilities and financial position of the company as at the financial period end date and of the profit or loss of the company for the financial period and otherwise comply with the Companies Act 2014.

In preparing these financial statements, the director is required to:

- ▶ select suitable accounting policies for the company financial statements and then apply them consistently;
- ▶ make judgements and accounting estimates that are reasonable and prudent;
- ▶ state whether the financial statements have been prepared in accordance with applicable accounting standards, identify those standards, and note the effect and the reasons for any material departure from those standards; and

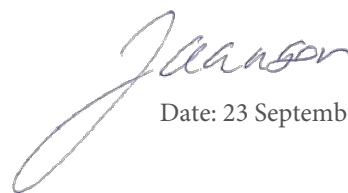
- ▶ prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The director is responsible for ensuring that the company keeps or causes to be kept adequate accounting records which correctly explain and record the transactions of the company, enable at any time the assets, liabilities, financial position and profit or loss of the company to be determined with reasonable accuracy, enable them to ensure that the financial statements and Director's Report comply with the Companies Act 2014 and enable the financial statements to be readily and properly audited. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the board

Tauri Jaanson

Director



Date: 23 September 2021

Independent auditor's report to the members of Lendermarket Limited

Opinion

We have audited the financial statements of Lendermarket Limited ("the Company") which comprise the Statement of comprehensive income, the Statement of financial position, the Statement of changes in equity for the financial year ended 31 December 2020, and the related notes to the financial statements, including the summary of significant accounting policies.

The financial reporting framework that has been applied in the preparation of the financial statements is Irish law and accounting standards issued by the Financial Reporting Council including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (Generally Accepted Accounting Practice in Ireland).

In our opinion, Lendermarket Limited's financial statements:

- give a true and fair view in accordance with [Generally Accepted Accounting Practice in Ireland] of the assets, liabilities and financial position of the Company as at 31 December 2020 and of its financial performance for the financial year then ended; and
- have been properly prepared in accordance with the requirements of the Companies Act 2014.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (Ireland) (ISAs (Ireland)) and applicable law. Our responsibilities under those standards are further described in the 'Responsibilities of the auditor for the audit of the financial statements' section of our report. We are independent of the Company in accordance with the ethical requirements that are relevant to our audit of the financial statements in Ireland, including the Ethical Standard for Auditors (Ireland) issued by the Irish Auditing and Accounting Supervisory Authority (IAASA), and the ethical pronouncements established by Chartered Accountants Ireland, applied as determined to be appropriate in the circumstances for the entity. We have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the director's use of going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Company's ability to continue as a going concern for a period of at least twelve months from the date when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

Independent auditor's report to the members of Lendermarket Limited (continued)

Other matters

For the financial year to 29 June 2019, the Company was not required to obtain audited financial statements as the Company qualified as small under company law and availed of the small company audit exemption. Therefore, comparative figures have not been audited.

Other information

Other information comprises information included in the annual report, other than the financial statements and the auditor's report thereon, including the Director's Report. The directors are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies in the financial statements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information; we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by the Companies Act 2014

- We have obtained all the information and explanations which we consider necessary for the purposes of our audit.
- In our opinion the accounting records of the Company were sufficient to permit the financial statements to be readily and properly audited.
- The financial statements are in agreement with the accounting records.
- In our opinion the information given in the Directors' report is consistent with the financial statements. Based solely on the work undertaken in the course of our audit, in our opinion, the Directors' report has been prepared in accordance with the requirements of the Companies Act 2014.

Matters on which we are required to report by exception

Based on our knowledge and understanding of the Company and its environment obtained in the course of the audit, we have not identified material misstatements in the Directors' report.

Under the Companies Act 2014 we are required to report to you if, in our opinion, the disclosures of directors' remuneration and transactions specified by sections 305 to 312 of the Act have not been made. We have no exceptions to report arising from this responsibility.

Independent auditor's report to the members of Lendermarket Limited (continued)

Responsibilities of management and those charged with governance for the financial statements

As explained more fully in the Directors' responsibilities statement, management is responsible for the preparation of the financial statements which give a true and fair view in accordance with Generally Accepted Accounting Practice in Ireland, including FRS 102 and for such internal control as they determine necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company's financial reporting process.

Responsibilities of the auditor for the audit of the financial statements

The auditor's objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes their opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (Ireland) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs (Ireland), the auditor will exercise professional judgment and maintain professional scepticism throughout the audit. The auditor will also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for their opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

Independent auditor's report to the members of Lendermarket Limited (continued)

Responsibilities of the auditor for the audit of the financial statements (continued)

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If they conclude that a material uncertainty exists, they are required to draw attention in the auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify their opinion. Their conclusions are based on the audit evidence obtained up to the date of the auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves a true and fair view.

The auditor communicates with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that may be identified during the audit.

The purpose of our audit work and to whom we owe our responsibilities

This report is made solely to the Company's members, as a body, in accordance with section 391 of the Companies Act 2014. Our audit work has been undertaken so that we might state to the Company's members those matters we are required to state to them in an auditor's report and for no other purpose.

To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Company and the Company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Tracey Sullivan, FCA

For and on behalf of

Grant Thornton

Chartered Accountants &

Statutory Audit Firm

Dublin 2

Date: 23 September 2021

STATEMENT OF COMPREHENSIVE INCOME

for the financial period from 29 June 2019 until 29 December 2020

(in euros)

	Notes	29 Jun 19 – 29 Dec 20	29 Jun 18 – 28 Jun 19
Turnover		171,644	1,430
Cost of sales		(448,335)	-
Gross (loss)/profit		(276,691)	1,430
Administrative expenses		(120,066)	(2,637)
Amortization of the development costs		(10,941)	(7,294)
Loss before taxation		(407,698)	(8,501)
Tax on loss		-	-
Loss for the financial period		(407,698)	(8,501)
Total comprehensive results		(407,698)	(8,501)
Accumulated (loss) brought forward		(9,222)	(721)
Accumulated loss carried forward		(416,920)	(9,222)

All amounts relate to continuing operations.

There was no other comprehensive income for the period (June 2019: €NIL).

BALANCE SHEET

as at 29 December 2020

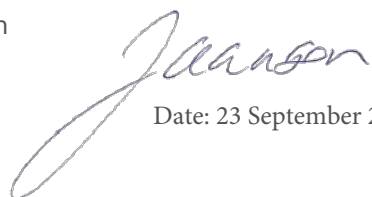
(in euros)

	Notes	29 Dec 20	28 Jun 19
Fixed Assets			
Intangible assets	8	54,707	65,648
Current Assets			
Debtors	9	280,902	1,430
Cash at bank and in hand		71,961	6,466
Total assets		352,863	7,896
Creditors: Amounts falling due within one year	10	(574,490)	(82,666)
Net Current Liabilities		(221,627)	(74,770)
Total Assets less Current Liabilities		(166,920)	(9,122)
Capital and Reserves			
Called up share capital presented as equity		100,150	100
Share premium		149,850	0
Income statement		(416,920)	(9,222)
Shareholders' Net Deficit		(166,920)	(9,122)

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", applying Section 1A of that Standard.

Approved by the board and signed on its behalf by:

Tauri Jaanson
Director



Date: 23 September 2021

STATEMENT OF CHANGES IN EQUITY

for the financial period from 29 June 2019 until 29 December 2020

(in euros)

	Share capital	Share premium	Retained earnings	Total
At 28 June 2018	100	-	(721)	(621)
Loss for the financial year	-	-	(8,501)	(8,501)
At 28 June 2019	100		(9,222)	(9,122)
Loss for the financial year	-	-	(407,698)	(407,698)
Net proceeds of equity share premium issue	-	149,850	-	-
Net proceeds of equity ordinary share issue	100,050	-	-	249,900
At 29 December 2020	100,150	149,850	(416,920)	(166,920)

NOTES TO THE FINANCIAL STATEMENTS

for the financial period from 29 June 2019 until 29 December 2020

Note 1. General information

Lendermarket Limited is a company limited by shares incorporated and registered in the Republic of Ireland. The registered number of the company is 585178. The registered office of the company is Coliemore House, Coliemore Road, Dalkey, Co. Dublin, Ireland which is also the principal place of business of the company. The principal activity of the company is online business. The financial statements have been presented in Euro (€) which is also the functional currency of the company.

Note 2. Summary of significant accounting policies

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the company financial statements.

Statement of compliance

The financial statements of the company for the financial period from 29 June 2019 until 29 December 2020 have been prepared in accordance with the provisions of FRS 102 Section 1A (Small Entities) and the Companies Act 2014. These are the company's first set of financial statements prepared in accordance with FRS 102.

Basis of preparation

The financial statements have been prepared on the going concern basis and in accordance with the historical cost convention except for certain properties and financial instruments that are measured at revalued amounts or fair values, as explained in the accounting policies below. Historical cost is generally based on the fair value of the consideration given in exchange for assets. The financial reporting framework that has been applied in their preparation is the Companies Act 2014 and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" Section 1A, issued by the Financial Reporting Council.

The company qualifies as a small company as defined by section 280A of the Companies Act 2014 in respect of the financial period, and has applied the rules of the 'Small Companies Regime' in accordance with section 280C of the Companies Act 2014 and Section 1A of FRS 102.

Turnover

Turnover comprises the invoice value of goods supplied by the company, exclusive of trade discounts and value added tax.

Trade and other debtors

Trade and other debtors are initially recognised at fair value and thereafter stated at amortised cost using the effective interest method less impairment losses for bad and doubtful debts except where the effect of discounting would be immaterial. In such cases the receivables are stated at cost less impairment losses for bad and doubtful debts.

Trade and other creditors

Trade and other creditors are initially recognised at fair value and thereafter stated at amortised cost using the effective interest rate method, unless the effect of discounting would be immaterial, in which case they are stated at cost.

Taxation

Current tax represents the amount expected to be paid or recovered in respect of taxable profits for the financial period and is calculated using the tax rates and laws that have been enacted or substantially enacted at the Balance Sheet date.

Foreign currencies

Monetary assets and liabilities denominated in foreign currencies are translated at the rates of exchange ruling at the Balance Sheet date. Non-monetary items that are measured in terms of historical cost in a foreign currency are translated at the rates of exchange ruling at the date of the transaction. Non-monetary items that are measured at fair value in a foreign currency are translated using the exchange rates at the date when the fair value was determined. The resulting exchange differences are dealt with in the Income Statement.

NOTES TO THE FINANCIAL STATEMENTS

for the financial period from 29 June 2019 until 29 December 2020

Financial instruments accounting policy

The company only enters into basic financial instrument transactions that result in the recognition of financial assets and liabilities like trade and other debtors and creditors, loans from banks and other third parties, loans to related parties and investments in non-puttable ordinary shares.

Debt instruments (other than those wholly repayable or receivable within one year), including loans and other accounts receivable and payable, are initially measured at present value of the future cash flows and subsequently at amortised cost using the effective interest method. Debt instruments that are payable or receivable within one year, typically trade debtors and creditors, are measured, initially and subsequently, at the undiscounted amount of the cash or other consideration expected to be paid or received. However, if the arrangements of a short-term instrument constitute a financing transaction, like the payment of a trade debt deferred beyond normal business terms or financed at a rate of interest that is not a market rate or in the case of an out-right short-term loan not at market rate, the financial asset or liability is measured, initially, at the present value of the future cash flow discounted at a market rate of interest for a similar debt instrument and subsequently at amortised cost.

Financial assets that are measured at cost and amortised cost are assessed at the end of each reporting period for objective evidence of impairment. If objective evidence of impairment is found, an impairment loss is recognised in the Statement of comprehensive income.

For financial assets measured at amortised cost, the impairment loss is measured as the difference between an asset's carrying amount and the present value of estimated cash flows discounted at the asset's original effective interest rate. If a financial asset has a variable interest rate, the discount rate for measuring any impairment loss is the current effective interest rate determined under the contract.

For financial assets measured at cost less impairment, the impairment loss is measured as the difference between an asset's carrying amount and best estimate of the recoverable amount, which is an approximation of the amount that the company would receive for the asset if it were to be sold at the reporting date.

Financial assets and liabilities are offset and the net amount reported in the Statement of financial position when there is an enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Research and development

Development expenditure is written off in the same financial period unless the director is satisfied as to the technical, commercial and financial viability of individual projects. In this situation, the expenditure is deferred and amortised over the period from which the company is expected to benefit. Amortization rate is 10 years.

Ordinary share capital

The ordinary share capital of the company is presented as equity.

Judgments in applying accounting policies and key sources of estimation uncertainty

Estimates and Assumptions

The key estimates and assumptions concerning the future and other key sources of estimation uncertainty at the financial reporting date, that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below:

Estimating allowance for impairment losses in intangible assets

The company assessed impairment on intangible assets whenever events or changes in circumstances indicate that the carrying amount of an asset may not be recoverable. The factors that the company considers important which could trigger an impairment review include the following:

1. Significant underperformance relative to expected historical or projected future operating results
2. Significant changes in the manner of use of the acquired assets or the strategy for overall business
3. Significant negative industry or economic trends.

NOTES TO THE FINANCIAL STATEMENTS

for the financial period from 29 June 2019 until 29 December 2020

Estimates and Assumptions

The key estimates and assumptions concerning the future and other key sources of estimation uncertainty at the financial reporting date, that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below:

Estimating allowance for impairment losses in intangible assets

The company assessed impairment on intangible assets whenever events or changes in circumstances indicate that the carrying amount of an asset may not be recoverable. The factors that the company considers important which could trigger an impairment review include the following:

1. Significant underperformance relative to expected historical or projected future operating results
2. Significant changes in the manner of use of the acquired assets or the strategy for overall business
3. Significant negative industry or economic trends.

In determining the present value of estimated future cashflows expected to be generated from the continued use of the assets, the company is required to make estimates and assumptions that can materially affect the financial statements.

These assets are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amounts may not be recoverable. An impairment loss would be recognised whenever evidence exists that the carrying value is not recoverable. For purposes of assessing impairment, assets are grouped at the lowest levels of which there are separately identifiable cashflows.

An impairment loss is recognised and changed to profit or loss if the discounted expected future cashflows are less than the carrying amount. Fair value is estimated by discounting the expected future cashflows using a discount factor that reflects the risk-free rate of interest for a term consistent with the period of expected cashflows.

Note 3. ADOPTION OF FRS 102

This is the first set of financial statements prepared by Lendermarket Limited in accordance with accounting standards issued by the Financial Reporting Council, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" Section 1A (Small Entities). The company transitioned from previously extant Irish and UK GAAP to FRS 102 Section 1A as at 1 January 2016.

Note 4. PERIOD OF FINANCIAL STATEMENTS

The financial statements are for the 18-month period from 29 June 2019 until 29 December 2020. The comparative figures relate to the 12-month period from 29 June 2018 until 28 June 2019.

Note 5. GOING CONCERN

The financial statements have been prepared on a going concern basis. This is based on the continued support of the holding company, SA Financial Investments OÜ.

Note 6. OPERATING LOSS

(in euros)	29 Dec 20	28 Jun 19
Amortisation of intangible assets	10,941	7,294
Research and development	-	-

The Company did not engage in any research or development during the financial year (2019: €NIL).

NOTES TO THE FINANCIAL STATEMENTS

for the financial period from 29 June 2019 until 29 December 2020

Note 7. EMPLOYEES

The average monthly number of employees, including director, during the financial period was 1, (Jun 19 - 1).

	29 Dec 20	28 Jun 19
Administration	1	1

Note 8. INTANGIBLE FIXED ASSETS

(in euros)

Development Costs

Cost		
At 28 June 2019		72,942
At 29 December 2020		72,942
Provision for diminution in value		
At 28 June 2019		7,294
Charge for financial period		10,941
At 29 December 2020		18,235
Net book value		
At 29 December 2020		54,707
At 28 June 2019		65,648

Note 9. DEBTORS

(in euros)

29 Dec 20

28 Jun 19

Amounts owed by group companies	272,212	1,430
Prepayments	8,690	-
	280,902	1,430

Note 10. CREDITORS

(in euros)

29 Dec 20

28 Jun 19

Amounts falling due within one year		
Trade creditors	9,604	-
Amounts owed to group companies	551,524	80,688
Salaries and taxation	11,384	-
Other creditors	51	51
Accruals	1,927	1,927
Total	574,490	82,666

NOTES TO THE FINANCIAL STATEMENTS

for the financial period from 29 June 2019 until 29 December 2020

Note 11. PROFIT AND LOSS ACCOUNT

(in euros)	29 Dec 20	28 Jun 19
At 28 June 2019	(9,222)	(721)
Loss for the financial period	(407,698)	(8,501)
At 29 December 2020	(416,920)	(9,222)

Note 12. CAPITAL COMMITMENTS

The company had no material capital commitments at the period end 29 December 2020.

Note 13. RELATED PARTY TRANSACTIONS

The Company has availed of the exemptions in FRS 102 Section 33 which allows non-disclosure of transactions between two or more members of the a group, provided that any subsidiary which is a party to the transaction is wholly owned by such a member.

Note 14. PARENT AND ULTIMATE PARENT COMPANY

The company regards SA Financial Investments OÜ as its parent company. The company's ultimate parent undertaking is SA Financial Investments OÜ. The address of SA Financial Investments OÜ is Estonia. Amounts owed to Group companies are unsecured and interest free. Repayment will be done within next 12 months.

Note 15. POST-BALANCE SHEET EVENTS

There have been no significant events affecting the company since the financial period-end.

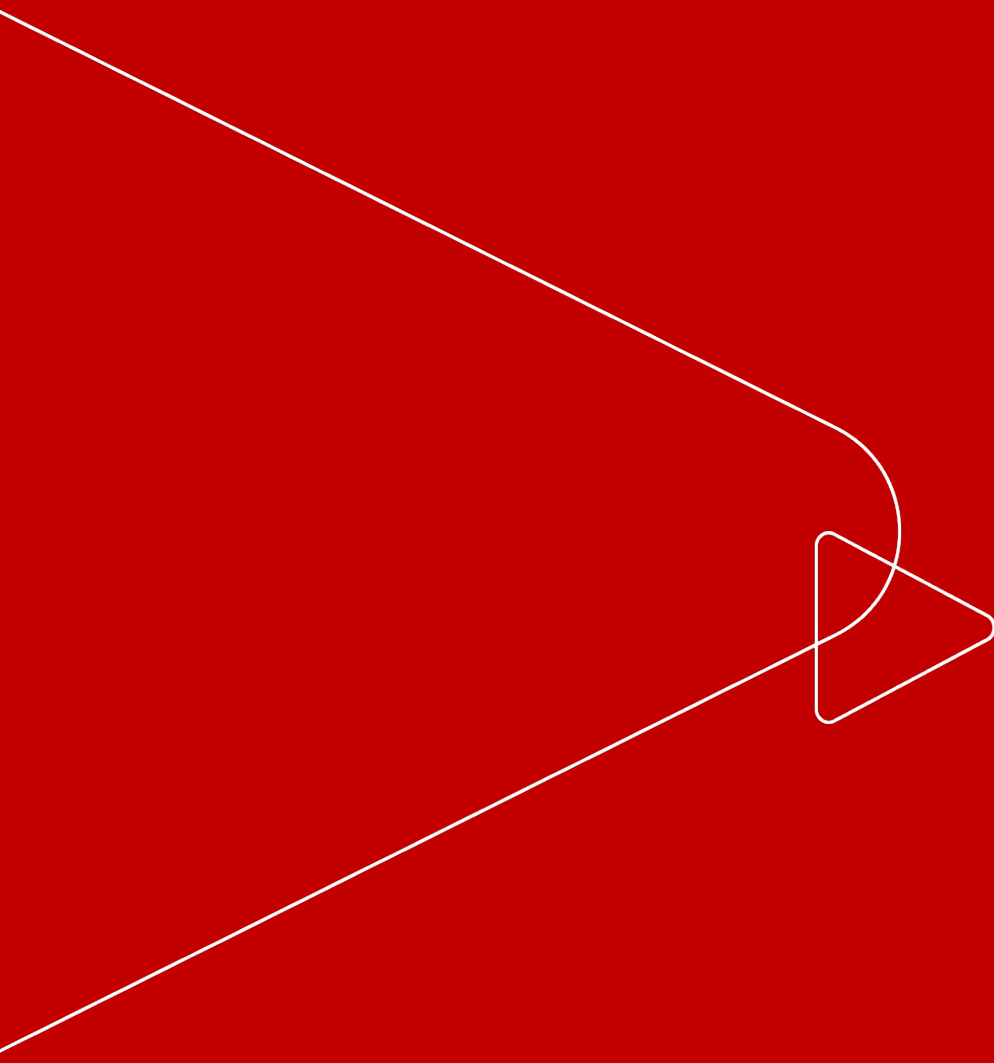
Note 16. APPROVAL OF FINANCIAL STATEMENTS

The financial statements were approved and authorised for issue by the board on 23 September 2021.

LENDERMARKET LIMITED

**SUPPLEMENTARY INFORMATION
RELATING TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD FROM 29 JUNE 2019
UNTIL 29 DECEMBER 2020
NOT COVERED BY THE REPORT OF THE
AUDITORS**

**THE FOLLOWING PAGES DO NOT FORM PART OF
THE AUDITED FINANCIAL STATEMENTS**



SUPPLEMENTARY INFORMATION RELATING TO THE FINANCIAL STATEMENTS

TRADING STATEMENT

for the financial period from 29 June 2019 until 29 December 2020

(in euros)	29 Dec 20	28 Jun 19
Sales	171,644	1,430
Cost of sales – Direct costs		-
Financing costs	205,720	
3-rd party databases / ID costs	11,269	
Customer service costs	338	
Payment processing costs	19,154	
Marketing and affiliates costs	211,704	
Operating costs done by Parent company	150	
	448,335	1,430
Gross (loss)/profit	(276,691)	1.430
Administrative expenses		
Accounting and finance	2,948	1,928
Personnel expenses, inc. salaries and taxes	81,091	-
Info technology costs	11,208	-
Legal and professional advisory	10,948	-
Office	1,196	420
General expenses	12,675	290
	120,066	2,637
Amortization of development costs done by Parent company before 29.06.2019	10,941	7,294
Net loss	(407,698)	(8,501)



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