

Financial Performance Overview

€ 81.5M

Revenue

€ 39.3M

Gross Margin

48.2%

GM %

€ 18.9M

Operating Profit

23.2%

OP Margin %

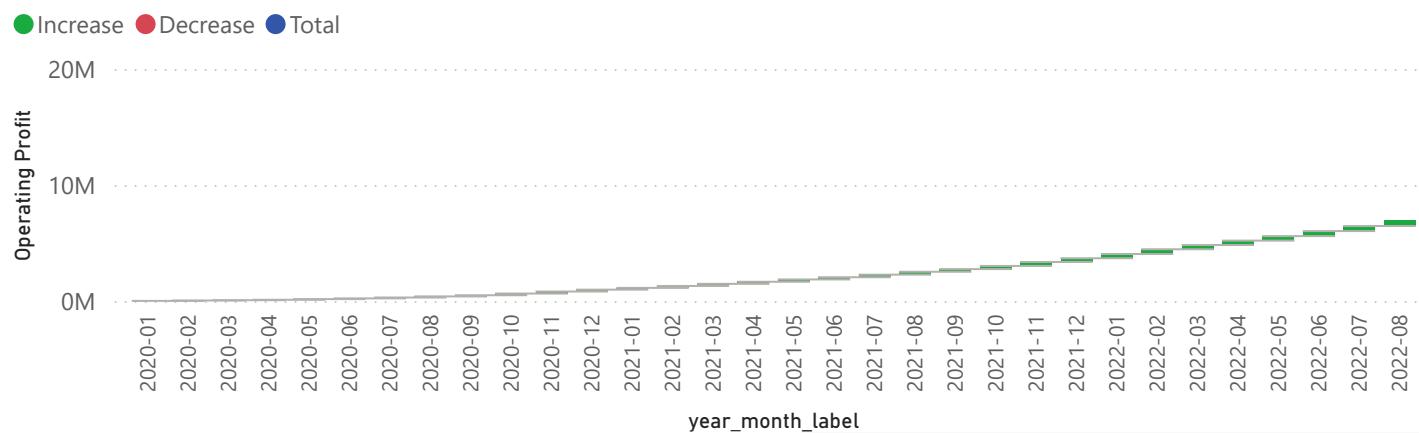
2016

Active Customers

Revenue & Gross Margin Trend



Monthly P&L Waterfall



year, quarter	segment	region
2020	Corporate	Central
2021	Retail	East
2022	SME	International
2023		North
2024		South
		West

Product Profitability & Revenue Mix

€ 81.5M

Revenue

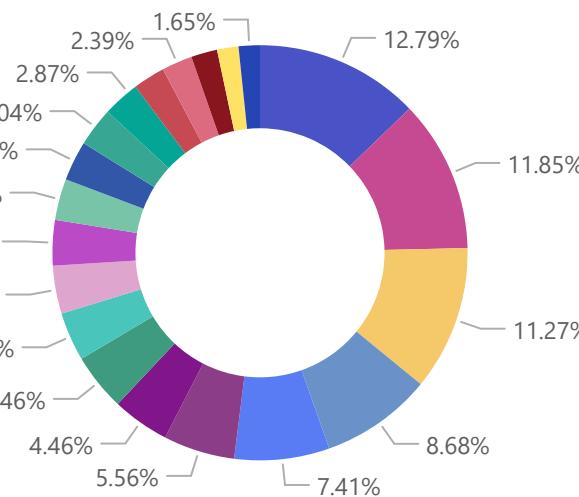
€ 39.3M

Product Gross Margin

48.2%

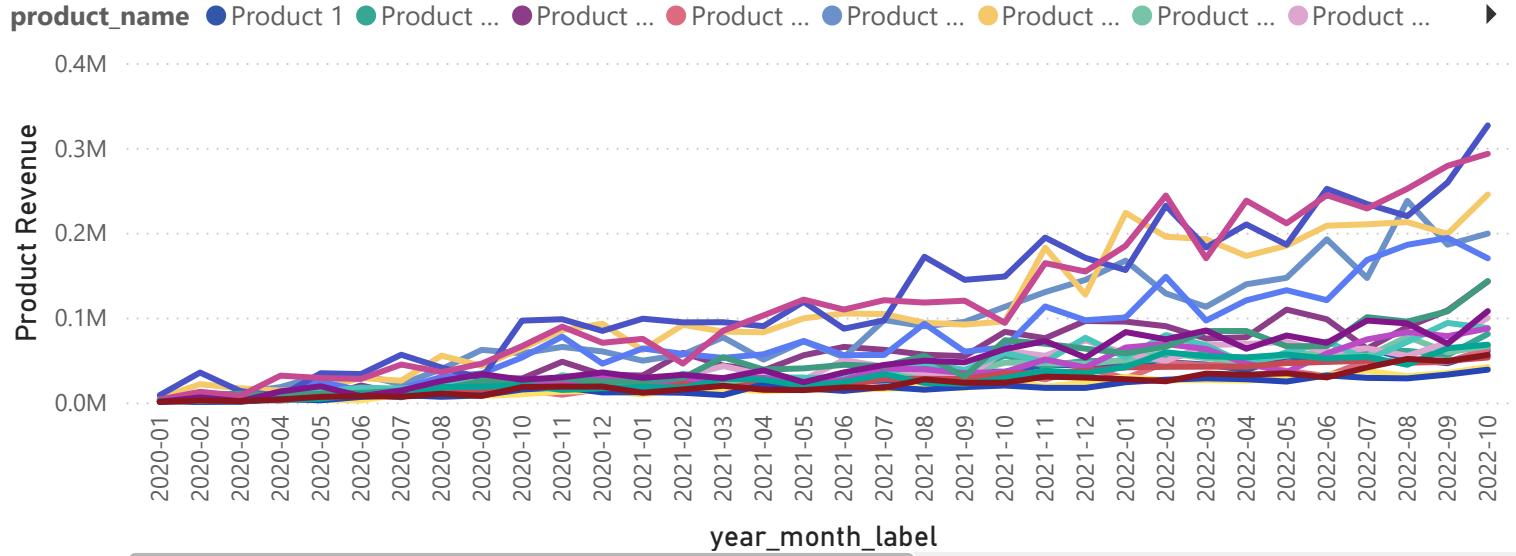
Product GM %

Product Revenue by product_name



- product_name
- Product 1
- Product 2
- Product 3
- Product 4
- Product 5
- Product 6
- Product 7
- Product 8
- Product 9
- Product 10
- Product 11
- Product 12
- Product 13
- Product 14
- Product 15
- Product 16
- Product 17
- Product 18
- Product 19
- Product 20

Product Revenue by year_month_label and product_name



product_name	Revenue	GM	GM %	OPEX	Operating Profit
Product 18	€ 3.1M	€ 1.0M	31.2%	€ 0.8M	€ 0.2M
Product 3	€ 1.4M	€ 0.6M	46.0%	€ 0.3M	€ 0.3M
Product 6	€ 1.3M	€ 0.7M	48.7%	€ 0.3M	€ 0.3M
Product 2	€ 2.0M	€ 0.8M	41.0%	€ 0.5M	€ 0.3M
Product 15	€ 2.6M	€ 1.0M	38.2%	€ 0.7M	€ 0.3M
Product 9	€ 1.7M	€ 0.8M	46.3%	€ 0.4M	€ 0.4M
Product 16	€ 3.0M	€ 1.1M	37.7%	€ 0.8M	€ 0.4M
Product 12	€ 1.9M	€ 1.0M	52.1%	€ 0.5M	€ 0.5M
Product 19	€ 2.9M	€ 1.3M	44.9%	€ 0.7M	€ 0.6M
Total	€ 81.5M	€ 39.3M	48.2%	€ 20.4M	€ 18.9M

year, quarter

✓ 2020

✓ 2021

✓ 2022

✓ 2023

✓ 2024

category

Advisory

Loan

Service

Subscription

Customer & Segment Insights

2016

Active Customers

€ 27K

Avg Revenue per Custo...

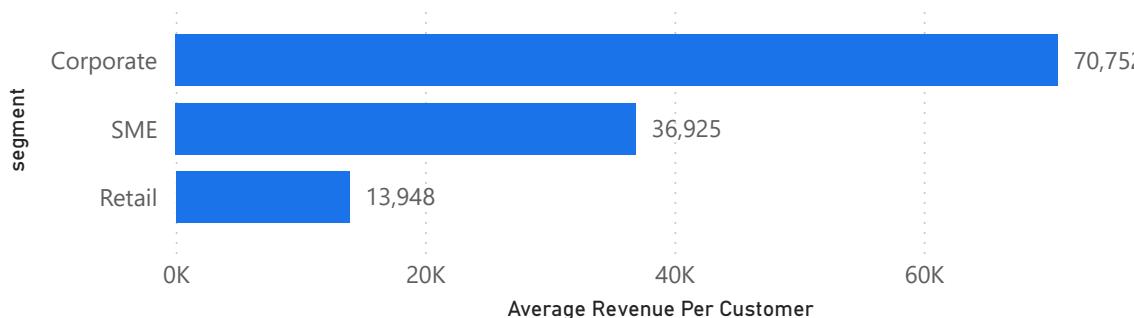
€ 19K

Avg GM Per Customer

71.8%

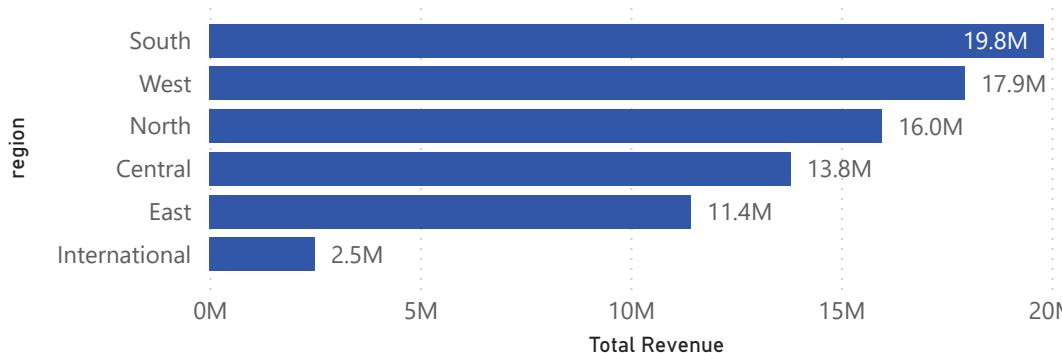
Customer GM %

Average Revenue Per Customer by segment

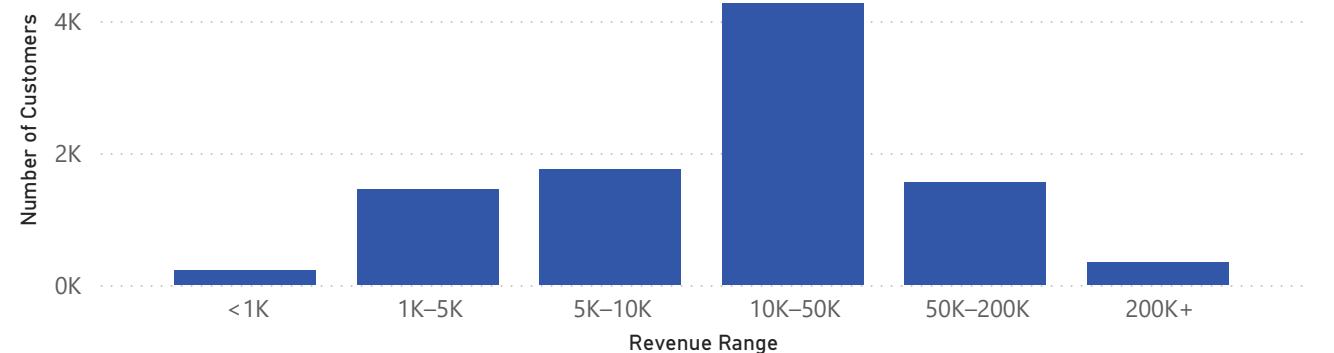


segment	Total Revenue	GM	GM %	Avg Rev Per Customer
Corporate	€ 21.9M	€ 11.3M	51.8%	€ 70.8K
SME	€ 35.5M	€ 17.1M	48.0%	€ 36.9K
Retail	€ 24.1M	€ 10.9M	45.3%	€ 13.9K
Total	€ 81.5M	€ 39.3M	48.2%	€ 27.2K

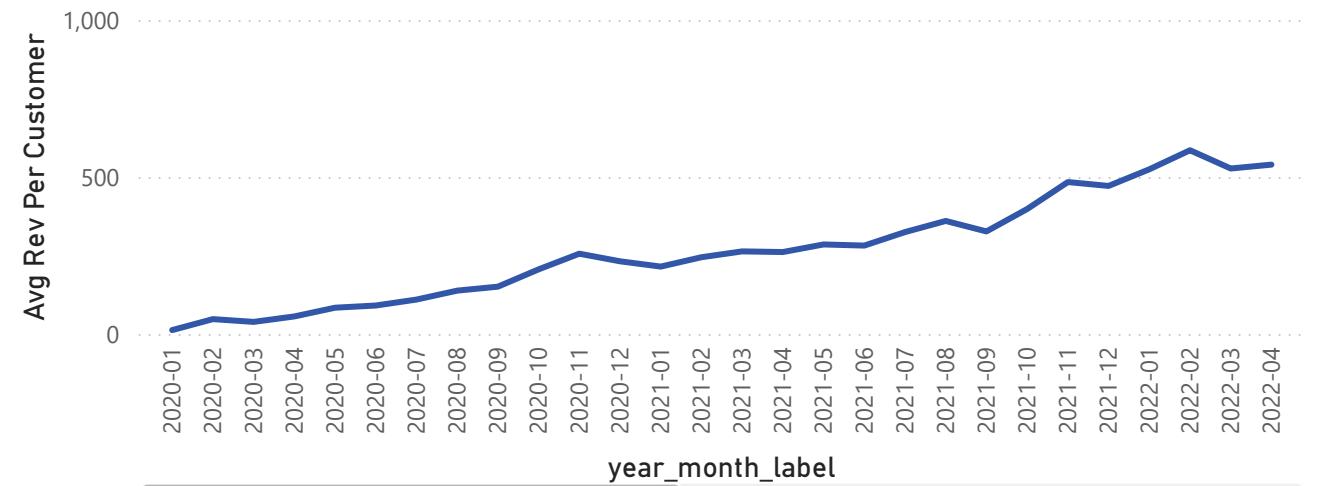
Revenue by region



Customer Revenue Distribution



Customer Activity Trend



Churn Risk Management

33.1%

Avg Churn Probability

800

High-Risk Customers

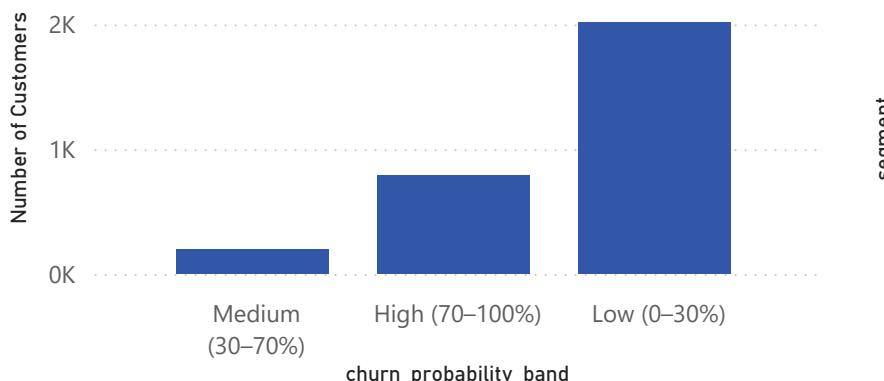
€ 10.6M

Revenue at Risk

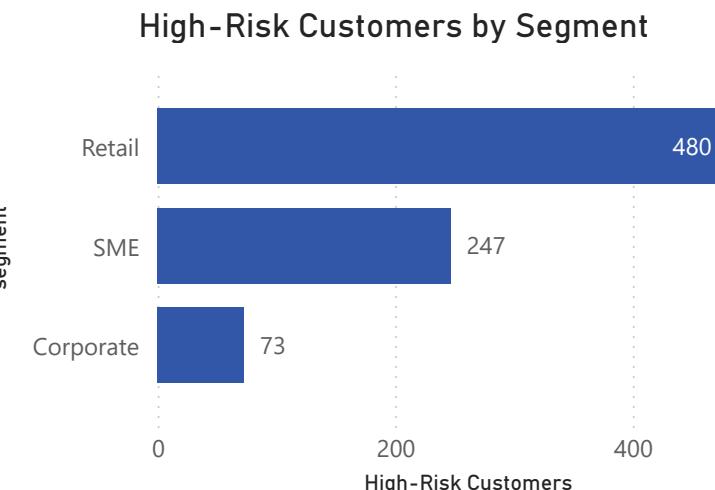
39.7%

High-Risk Customer %

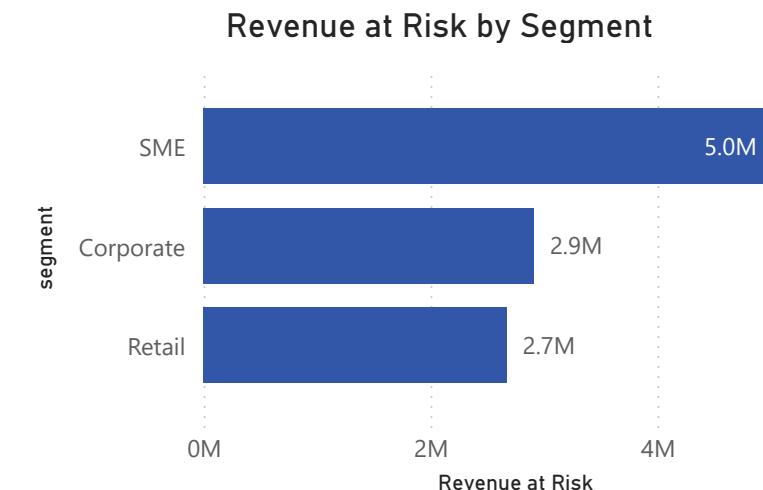
Churn Probability Distribution



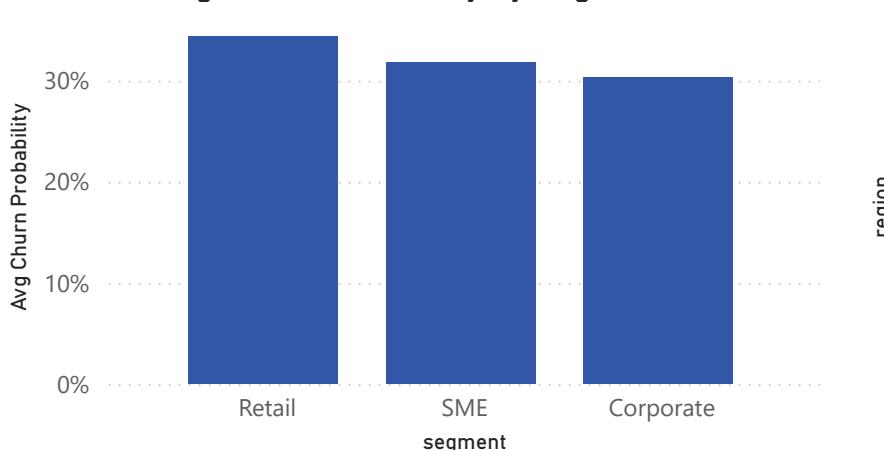
High-Risk Customers by Segment



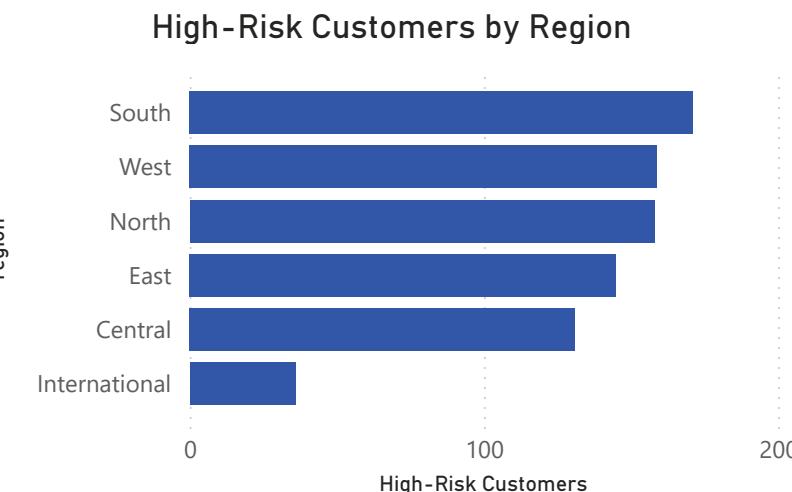
Revenue at Risk by Segment



Avg Churn Probability by Segment



High-Risk Customers by Region



region

- Central
- East
- International
- North
- South
- West



Executive Summary

€ 81.5M

Revenue

€ 39.3M

Gross Margin

€ 18.9M

Operating Profit

2016

€ 27K

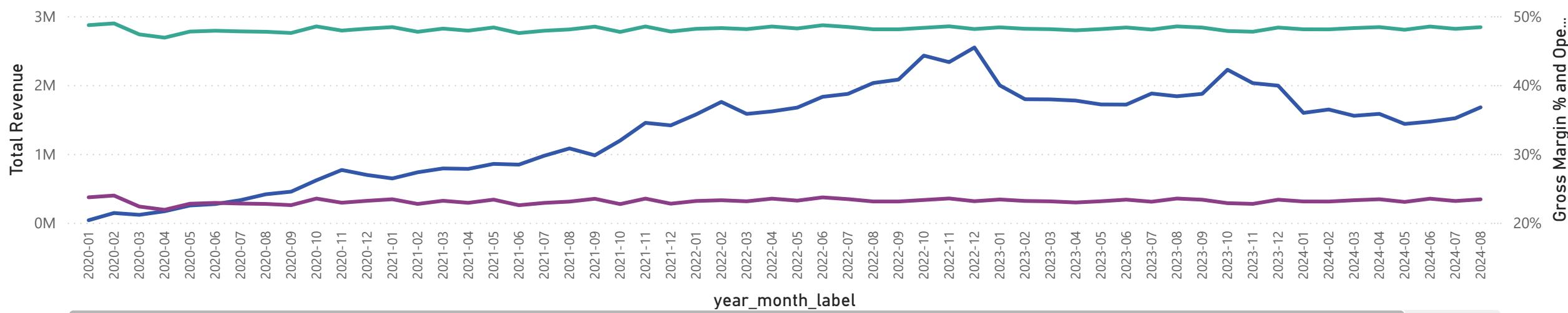
Avg Revenue per Custo...

33.1%

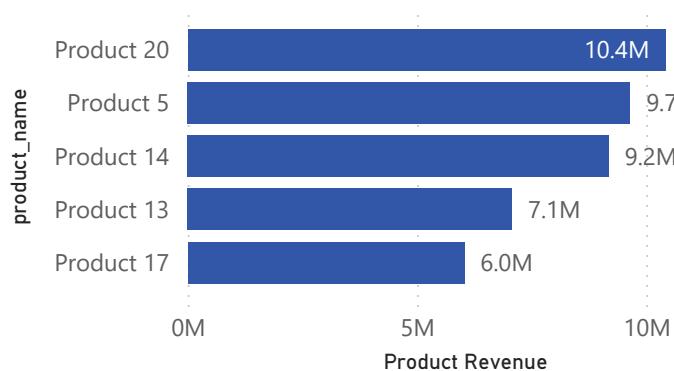
Avg Churn Probability

Financial Performance Trend (Revenue, GM%, OP Margin)

Total Revenue Gross Margin % Operating Margin %



Product Revenue by product_name



Margin % by Category



Customer Segment Revenue Mix

