

# Financial Performance Overview

€ 81.5M

Revenue

€ 39.3M

Gross Margin

48.2%

GM %

€ 18.9M

Operating Profit

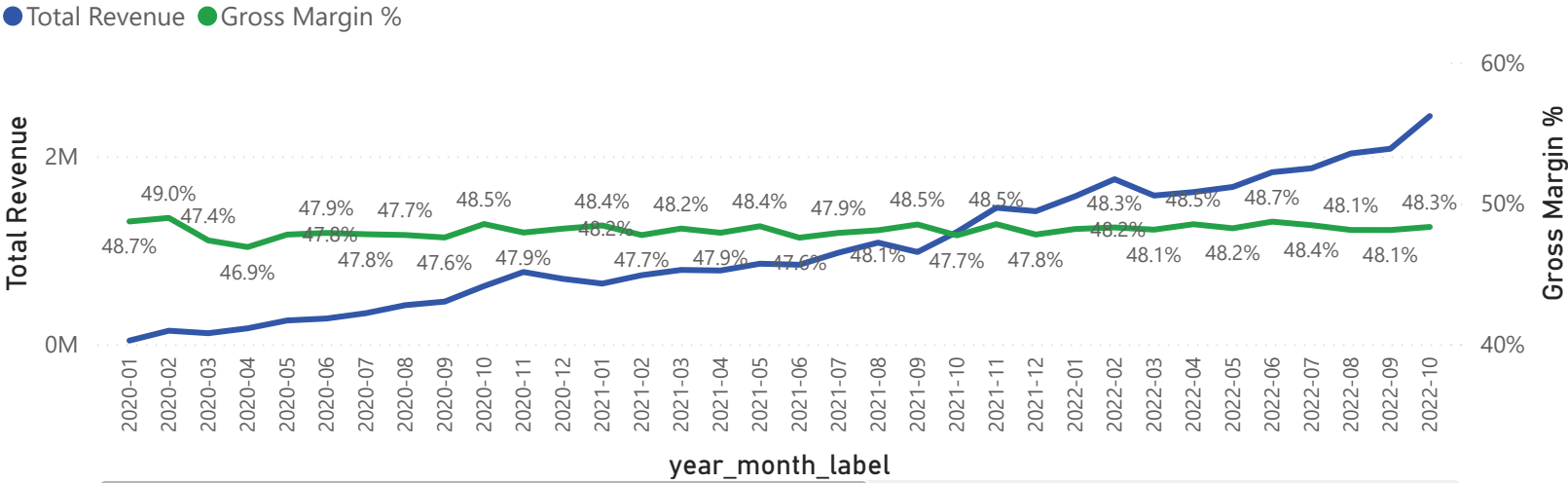
23.2%

OP Margin %

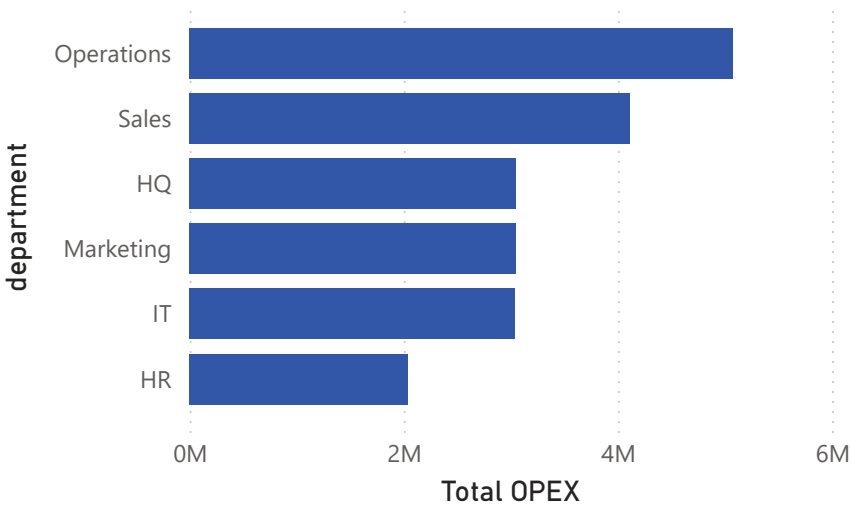
2016

Active Customers

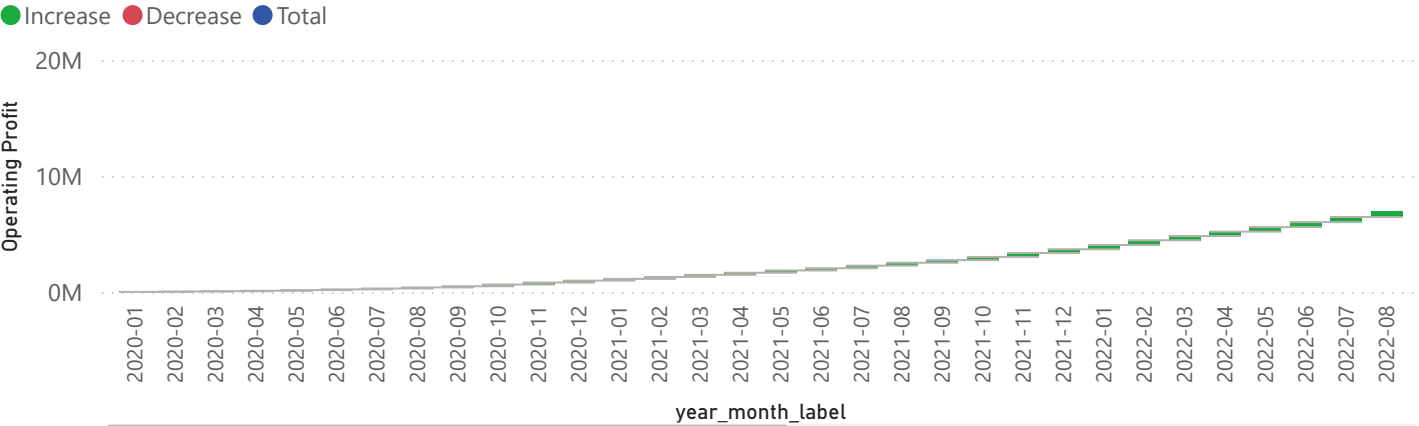
Revenue & Gross Margin Trend



OPEX by Cost Center



Monthly P&L Waterfall



- year, quarter

2020

2021

2022

2023

2024
- segment

Corporate

Retail

SME
- region

Central

East

International

North

South

West

# Product Profitability & Revenue Mix

€ 81.5M

Revenue

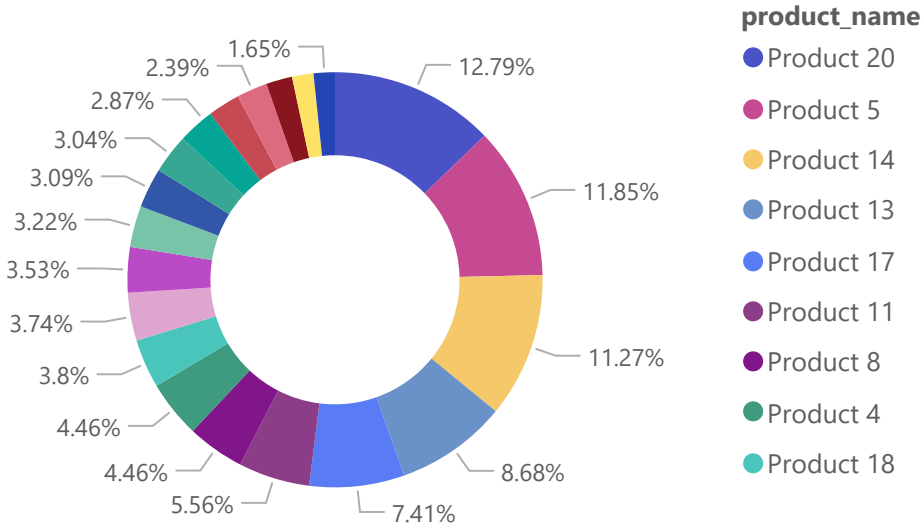
€ 39.3M

Product Gross Margin

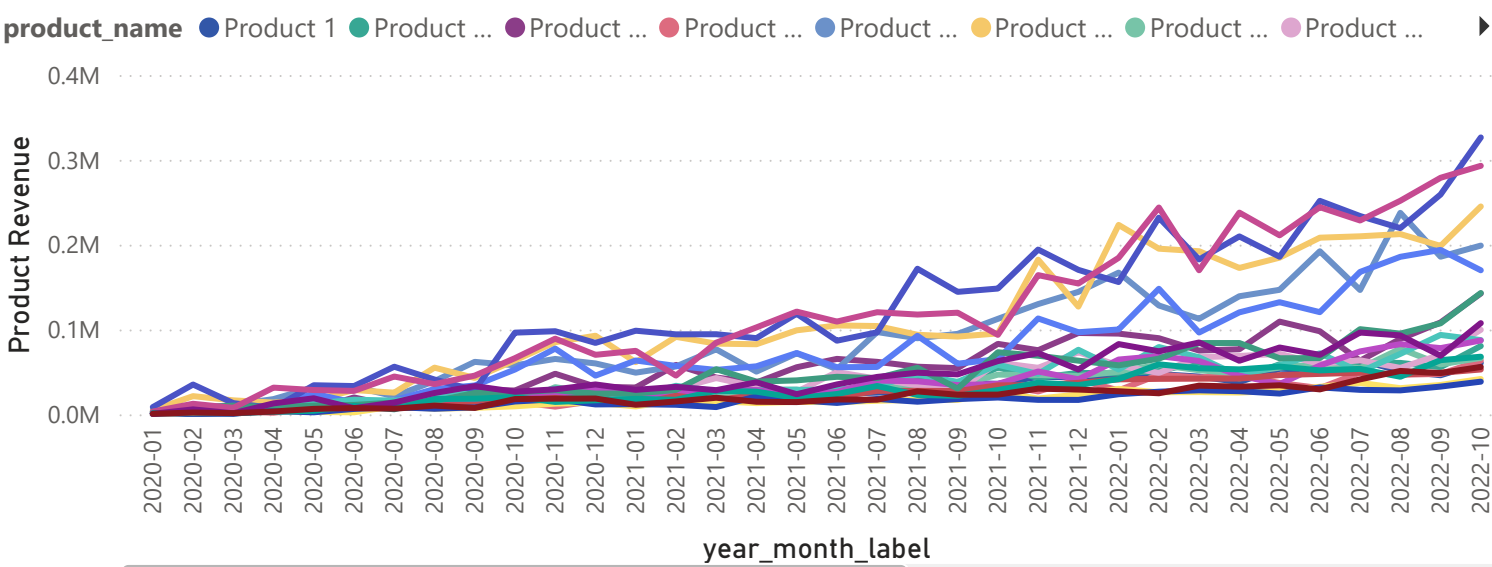
48.2%

Product GM %

Product Revenue by product\_name



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

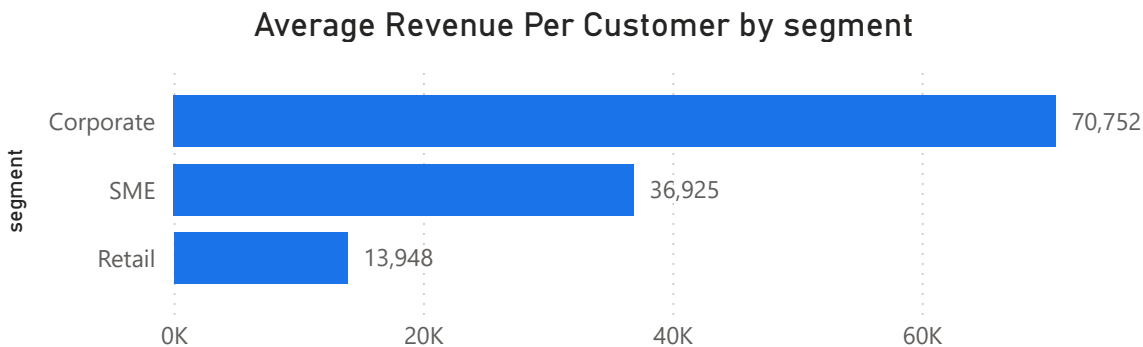
Avg Revenue per Custo...

€ 19K

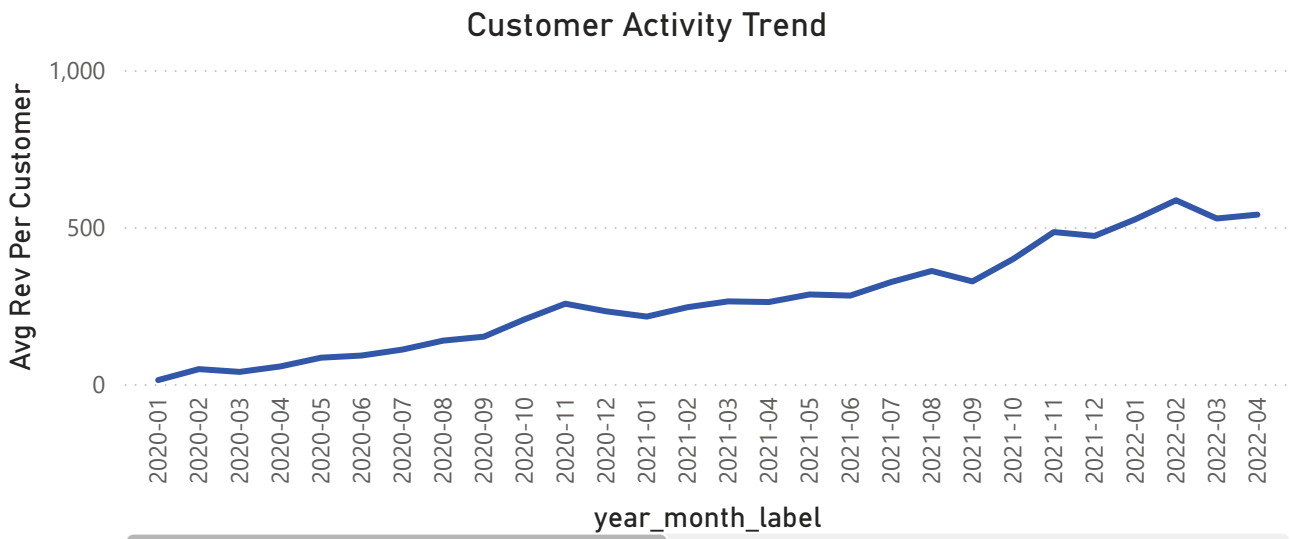
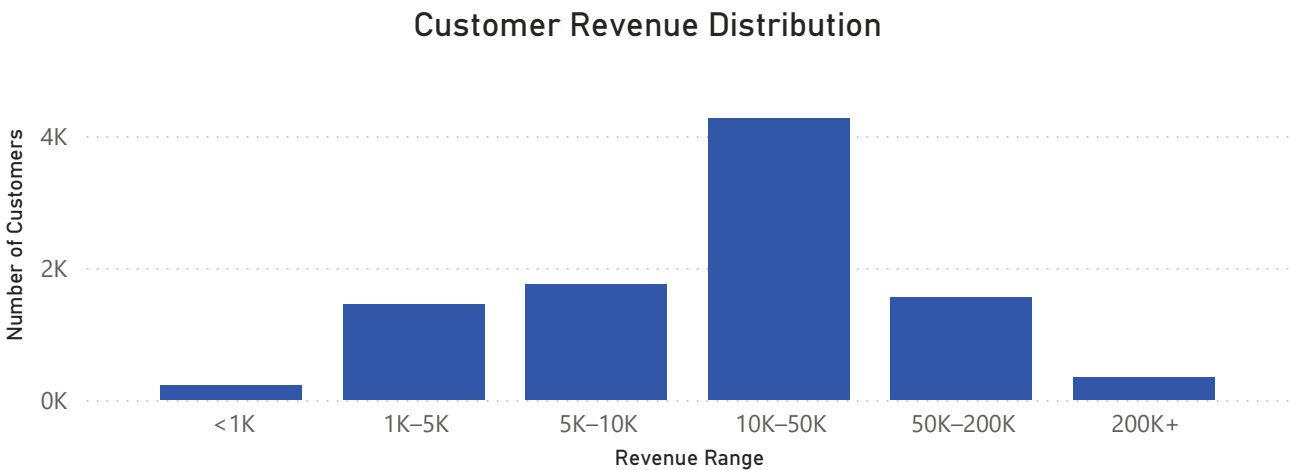
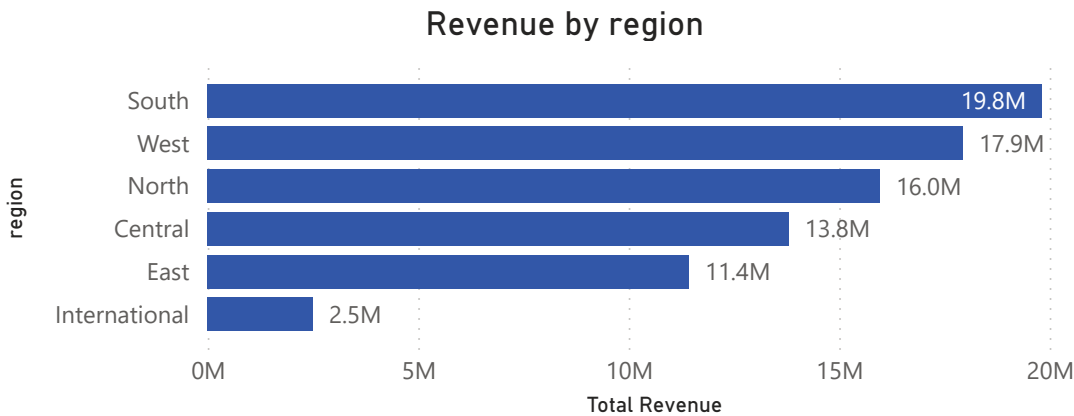
Avg GM Per Customer

71.8%

Customer GM %



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



# Churn Risk Management

33.1%

Avg Churn Probability

800

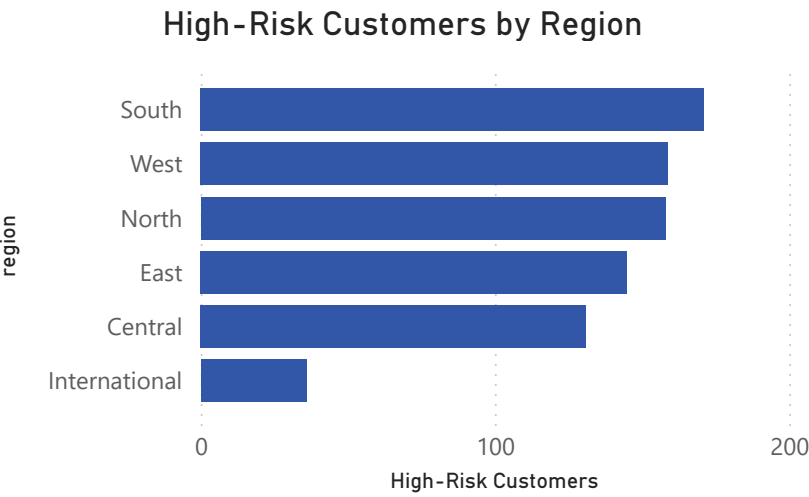
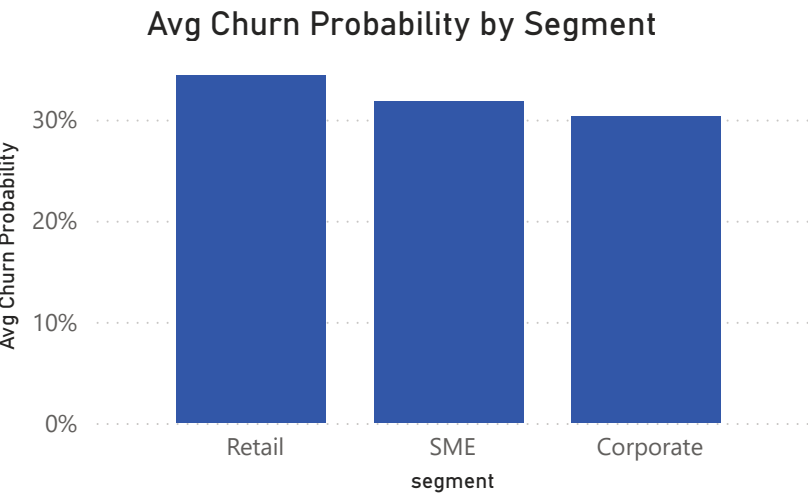
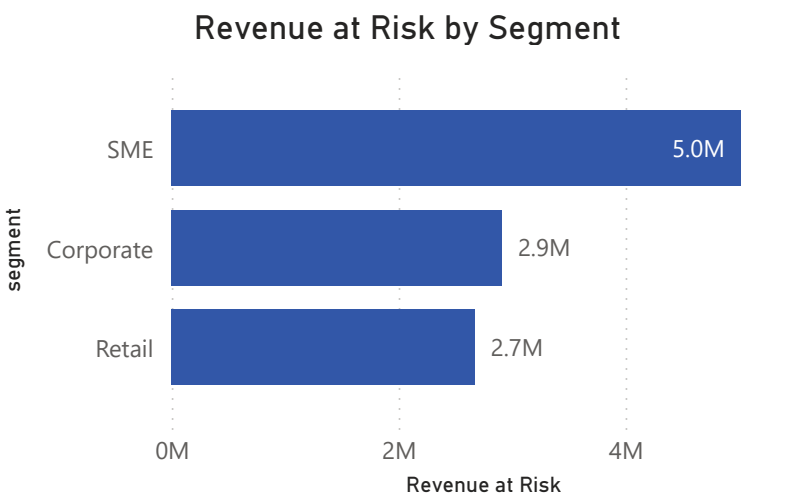
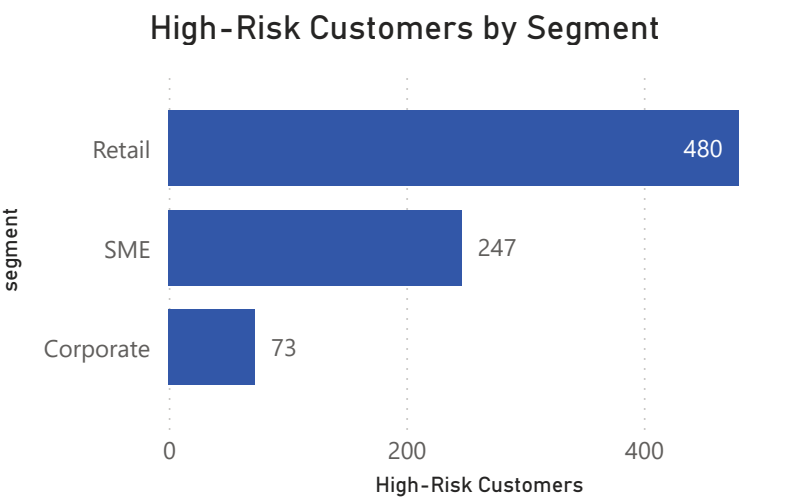
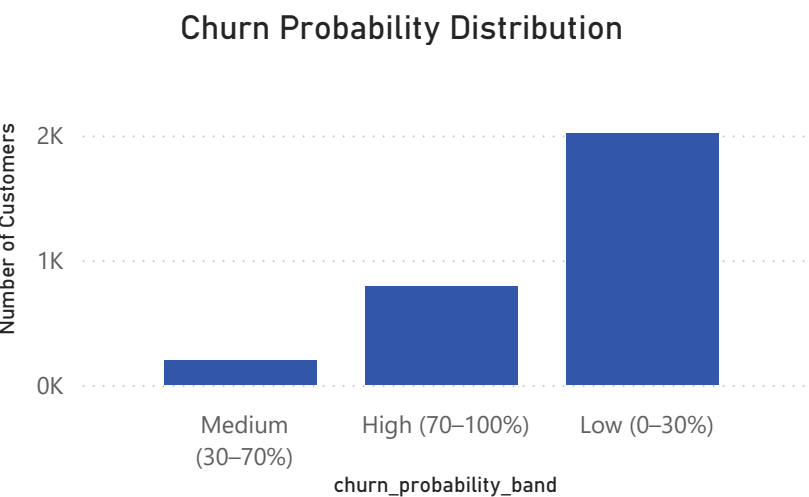
High-Risk Customers

€ 10.6M

Revenue at Risk

39.7%

High-Risk Customer %



region

Central

East

International

North

South

West

# Executive Summary

€ 81.5M

Revenue

€ 39.3M

Gross Margin

€ 18.9M

Operating Profit

2016

Active Customers

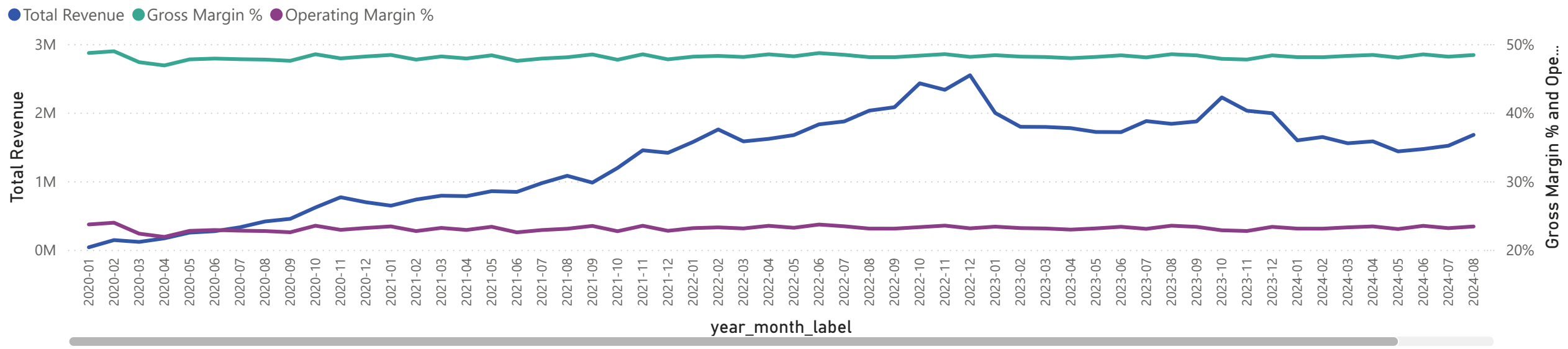
€ 27K

Avg Revenue per Custo...

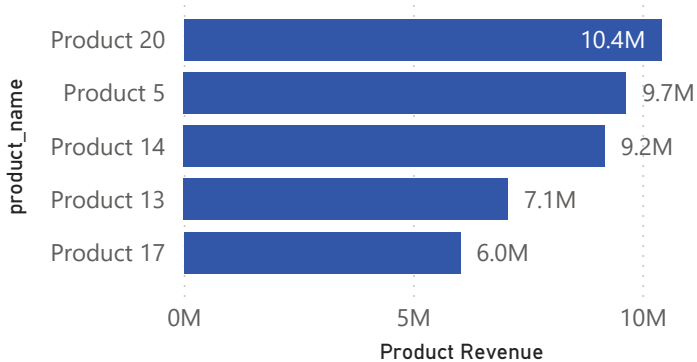
33.1%

Avg Churn Probability

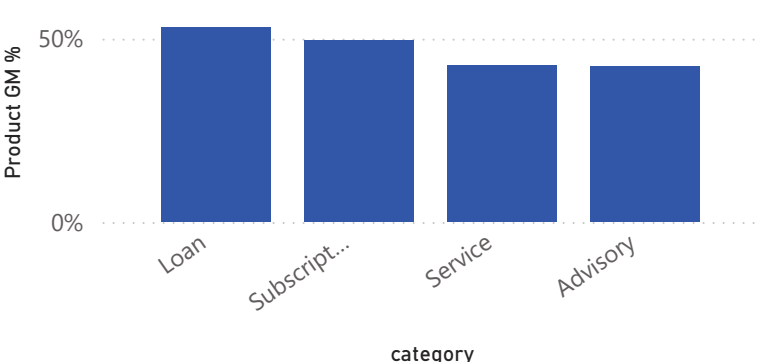
Financial Performance Trend (Revenue, GM%, OP Margin)



Product Revenue by product\_name



Margin % by Category



Customer Segment Revenue Mix

