

# Profit and Loss

Finstro Holdings Pty Ltd

For the 6 months ended 31 December 2022

JUL-DEC 2022

## Income

Lending Income	1,525,660.22
Other Income	11,634,807.76
<b>Total Income</b>	<b>13,160,467.98</b>

## Gross Profit

13,160,467.98

## Expenses

Lending Costs	386,741.30
Office & Administration Expenses	136,469.31
IT Expenses	1,101,423.71
Marketing Expenses	197,021.84
Professional Fees	472,403.43
Employee Costs	3,326,761.02
Other Operating Costs	4,148,770.95
Depreciation & Amortisation	2,310,853.57
Interest Expense	978,559.37
<b>Total Expenses</b>	<b>13,059,004.50</b>

## Net Profit

101,463.48

## Add back: Depreciation & Amortisation

2,310,853.57

## Add back: Interest Expense

978,559.37

## EBITDA

3,390,876.42