



Structured for Cashflow,
Built for Growth

WHY TRIPLE FINANCE GROUP

Thijs Groeneveld – CEO

Triple Finance Group is an investment holding company pursuing a hybrid investment strategy. We invest in through a combination of debt and equity, where the debt component is designed to generate cash flow and the equity component provides long-term value creation.

"Triple Finance Group was founded from a simple observation: the traditional investment models available to many private investors no longer fully reflect what they need today. Investors still want exposure to private markets and the attractive returns they can offer, but they also want more flexibility, better visibility and a clearer cash flow profile. Over the past years, that need has only become more urgent, especially as exit timelines in private equity have become less predictable.

At the same time, we saw a growing opportunity in the real economy. Banks have been retreating from parts of the financing market, particularly in non-standard and asset-backed structures, which has created a funding gap for businesses with strong fundamentals and clear growth potential.

We believe that gap can be filled by a more flexible private capital approach.

Triple Finance Group was built as a listed investment holding to bring these two dynamics together. We invest in companies through a hybrid debt and equity structure, where debt supports cash flow generation, and equity provides long-term upside. This creates a differentiated proposition for investors who want access to private market returns in a format that is transparent, scalable, and aligned with today's market reality."



Thijs Groeneveld
CEO



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LEGACY MODEL

Traditional Bank Financing



Historic Dominance

For decades, banks were the primary financiers of the economy. They played a central role in funding businesses, real estate, working capital, and asset-backed opportunities across the market.



Regulatory Shift

This model worked well as long as banks could efficiently underwrite a broad range of transactions, including smaller and more customized financings for SMEs and businesses.



Broad Mandate

In recent years, however, the banking model has changed structurally. Stricter regulation, higher capital requirements, and growing compliance obligations have made many types of lending less attractive for banks.



Bank Retreat

As a result, banks increasingly prioritize standardized products and larger clients, while non-standard, asset-backed and more customized transactions have become harder to finance through traditional bank channels. In the U.S. alone, banks went from financing around 70% of the mid-market segment to just 10%.

Structural consequence

Demand for capital remains strong, but bank supply has become more selective, creating a persistent financing gap in parts of the economy.

OPPORTUNITY SHIFT

How the market is adapting



Private Expansion

As banks retreat from non-standard lending, private market investors have increasingly stepped in to provide capital. This shift has accelerated across Europe and other developed markets, particularly in private credit and structured financing.



Alternative Finance

Many businesses that previously relied on bank financing are now funded by private market funds with more flexible mandates and faster decision-making processes.



Institutional Scale

Leading investors such as Apollo and Carlyle have helped scale this model by combining credit investing, structuring expertise and selective equity participation, especially in situations where traditional banks are no longer the natural provider of capital.



Debt + Equity

These hybrid strategies are designed to generate cash flows through debt while also capturing long-term upside through equity exposure, creating a more complete return profile than traditional.

What this means

The financing market is not disappearing; it is shifting from bank balance sheets toward private capital.

STRUCTURAL GAP

Market Overview

KYC makes banks less competitive

Since stricter KYC and AML rules were introduced in 2008 and later expanded through EU regulation, compliance requirements for banks have increased significantly. Around one in five bank employees now work on AML and compliance. These largely fixed costs make smaller financings slower, more complex, and more expensive, causing banks to step back from these segments and clients to increasingly seek alternatives.

Private debt is filling the gap, but demand still exceeds supply

Private market funds are increasingly taking over part of the role traditionally played by banks in non-standard lending and asset-backed financing. This shift is growing rapidly, but across Europe a financing gap remains in many segments

Capital requirements limit non-standard lending

Basel III and IV force banks to hold more capital for loans with higher or harder-to-measure risk. As a result, banks favor standardized products like residential mortgages and large corporates, while moving away from areas such as SME financing, platform companies, and commercial real estate.

Financing demand in the real economy remains strong

Companies continue to invest in growth, working capital, assets and acquisitions. Even when banks become more cautious, demand for capital does not disappear. This creates a structural mismatch between the demand for financing and the available supply.

Additional regulation further limits bank lending

Beyond KYC and capital rules, additional regulation further limits bank lending. Stricter mortgage standards and expanded duty-of-care requirements reduce flexibility and increase legal risk, causing entrepreneurs and SMEs to increasingly fall outside traditional bank financing.



Growth



Alongside stable cash flows, investors also participate in the equity growth. Triple Finance Group combines debt financing with equity exposure, meaning it provides debt financing while also holding equity stakes in companies. The debt component supports scaling and operational growth, while the equity benefits from the value created over time, contributing to long-term upside for shareholders.

Cash flow



Triple Finance Group invests in financing structures designed to generate cash flows from the outset. Interest income, dividends, and capital gains distributions provide a basis for predictable cash flows, allowing for quarterly dividend distributions.

Security



Investments focus on structured financings with clear security, including collateral, preferred positions, and contractual protections. This limits downside risk while targeting higher returns.

KEY BENEFITS

About Triple Finance Group

Triple Finance Group is a listed investment holding focused on private-market opportunities created by the financing gap left by traditional banks. Triple Finance Group applies a hybrid investment strategy, combining debt and equity in platform businesses and structured financings. This allows investors to benefit from stable cashflows and long-term value creation within a transparent and listed vehicle.

Listing on Euronext Amsterdam



Through the listed structure on Euronext Amsterdam, investors benefit from recurring cash flows through dividends, while also capturing equity upside through long-term value creation and share price growth.

No forced Exits



Unlike closed-end funds, as an investment holding there is no fixed exit horizon. This removes pressure to sell assets prematurely, allowing investments to compound over time and capital to stay invested as long as value creation continues.

Speed



As a non-bank financier, Triple Finance Group can operate with speed and flexibility. Decision-making and capital allocation are not constrained by heavy bank processes, enabling tailored financings to be structured and executed efficiently.



THE FOUNDATION

Triple Finance Group Overview

Triple Finance Group Holding is a listed investment holding focused on private-market opportunities created by the financing gap left by traditional banks. Triple Finance Group applies a hybrid investment strategy, combining debt and equity in businesses and structured financings. This allows investors to benefit from stable cashflows and long-term value creation within a transparent and listed vehicle.



Purpose

Finance real-economy opportunities through a hybrid debt and equity approach, generating steady cash flows with equity-like upside for investors in segments underserved by traditional banks.



Investment Manager & Shareholder

Since October 2024, Triple Finance Group is managed by Haerlem Capital. Haerlem Capital also became a significant shareholder, supporting the creation of a new listed structure to apply a proven investment approach at greater scale, rather than launching a first-time fund.



Advisory Board

Hans Pieterse, former CEO of Optiver Europe, joined the Advisory Board, adding experience in risk management, scaling businesses and institutional decision-making.



Listed & Regulated Structure

Publicly listed investment holding with an AFM-approved prospectus, combining transparency and governance with the flexibility to deploy capital into private-market opportunities.



Strategy

Deploy capital into opportunities using structured, asset-backed debt combined with strategic equity exposure, targeting situations where complexity and structuring create attractive risk-adjusted returns.



Governance

Governance strengthened following Haerlem Capital's investment, including changes to the Management Board (CEO and COO) and closer alignment between management and shareholders.



Partners & Ecosystem

Built in close collaboration with institutional partners including BDO, Euronext, ABN AMRO and Baker McKenzie.



Audit & Reporting

Independent auditor: EY, ensuring public-market reporting standards and financial oversight.

HYBRID MODEL

Investment Strategies



Objective

Generate recurring dividend income and long-term shareholder value by investing in businesses through a hybrid debt-and-equity strategy. Triple Finance Group combines cashflow-generating debt returns with equity upside in scalable private-market opportunities.

Investment Focus

Triple Finance Group focuses on businesses and financing structures in segments where banks have structurally retrenched, particularly in asset-backed and non-standard financing. The initial focus is on the Netherlands, with selective expansion opportunities across the Eurozone.

Target Transactions

Triple Finance Group targets small to mid-sized private-market transactions, typically:

€1m – €25m

where capital can directly accelerate the company's growth and where structuring complexity creates attractive risk-adjusted returns.

Risk Management

Triple Finance Group targets opportunities with strong downside protection through collateral, structured documentation, and contractual protections.

Risk management focuses on conservative structuring, clear security packages, disciplined underwriting, and diversification across counterparties, sectors, and transaction types.

Return profile

Triple Finance Group targets a hybrid return profile combining:

- Double-digit returns on the debt component, focused on cash flow, and
- A strong equity multiple over the investment horizon, focused on long-term value creation.

This combination is intended to produce a balanced return profile with recurring income and long-term upside.

Strategy & Instruments

Triple Finance Group applies a hybrid investment model in which investments are typically structured with:

- A debt component designed to generate double-digit returns, and
- An equity component designed to capture long-term platform value creation.

The debt capital supports growth, origination capacity, and scaling of the investment, while the equity stake benefits from increased volumes, fee income, and operational leverage.

DEBT & EQUITY

Cashflow And Growth

Balanced Return Profile

This hybrid approach combines the stability of cash-generating debt with the upside of equity, allowing investors to benefit from both ongoing income and long-term value growth. Debt is structured to generate stable cashflows and support downside protection, while equity provides exposure to investment growth, operational scaling and value creation over time. By combining both within one strategy, Triple Finance Group seeks to deliver a balanced return profile with recurring income and long-term upside.



Predictable Cash Flows

Triple Finance Group invests in financing structures designed to generate cash flows from day one. Interest income, dividend, and capital gains distributions provide a stable and recurring income base, supporting regular dividend distributions.



Equity Upside Alongside Income

In addition to cash flows, Triple Finance Group participates in growth through equity stakes. These are often combined with debt financing, where the debt supports scaling and asset growth, while the equity benefits from the value created over time.

STRUCTURAL ADVANTAGE

Listed On Euronext Amsterdam

Through the listed structure on Euronext Amsterdam, investors benefit from recurring cash flows through dividends, while also capturing equity upside through long-term value creation and share price growth.



Cash Flow

By investing in structured debt strategies with attractive risk-adjusted returns, Triple Finance Group generates recurring income, supporting consistent quarterly dividend distributions for investors.

No Exit Pressure

Unlike closed-end fund structures, investments are not subject to fixed holding periods or forced exit timelines. This removes pressure to sell equity stakes or other assets prematurely and allows value to compound over time.

Flexibility

The listed structure provides investors with flexibility to reallocate or adjust their position when needed, as the shares remain freely tradable, without being locked into long-term commitments.

Growth

Alongside debt financing, Triple Finance Group takes selective equity stakes in platform companies. As these businesses scale, investors participate in value creation through growth in the underlying assets and the share price.

COST ADVANTAGE

Efficient And Transparent Cost Structure

Triple Finance Group is a publicly listed investment holding company whose shareholders have direct economic ownership of the private market investments held on its balance sheet.

Unlike listed asset managers, Triple Finance Group does not merely earn fees from managing third-party capital. Instead, investors participate directly in the performance of the underlying investments.

As such, Triple Finance Group combines direct private market exposure with a public market listing, aiming to address key challenges related to access, cost structure, and liquidity that persist in traditional private market investing.



Traditional private market funds typically charge 2% management fees and 20% performance fees.



Triple Finance Group operates with no management or performance fees.



Investors are exposed only to operational costs, with a target cost-to-income ratio of around 20%.



As the platform grows, costs decline as a share of revenues, increasing returns for shareholders.

CASE 1

Deal Example Mortgages

Triple Finance Group in a Dutch mortgage platform by combining junior tranche debt capital with an equity stake in the platform entity. This structure allows Lavide to generate recurring cash flows from the mortgage portfolio while also participating in the long-term growth and value creation of the platform.

12%+

The Junior tranche targets high returns

3X

Return on equity stake

Transaction Structure

The mortgage platform originates and manages residential mortgage loans. These loans are financed through a structured capital stack, typically consisting of:

- Senior funding provided by institutional lenders, and
- A junior tranche provided by Triple Finance Group

How the Model Works

The junior tranche enables the platform to scale its mortgage portfolio by providing risk-bearing capital alongside senior financing. As origination volumes grow, assets under management increase, and the platform generates additional recurring fee income from origination, servicing, and management activities.



Sources of Return

Lavide's return is generated through two complementary components:

1. Cash Flow Component (Debt)

Recurring income from the junior tranche through interest and/or structured distributions, supported by the underlying mortgage cash flows.

2. Growth Component (Equity)

Long-term value creation through equity ownership in the platform, driven by scaling mortgage volumes, recurring fee income, and potential multiple expansion.

TRANSACTION STRUCTURE

Triple Finance Group provides:

- Debt returns from the junior tranche through cash interest or structured returns, and
- Equity upside from growth in platform value as volumes, revenues, and profitability increase.

CASE 1

Market Example DMFCO

DMFCO is an institutional investment platform that sources, finances, and manages Dutch residential mortgages for institutional investors. The platform manages approximately €35bn in mortgage assets on behalf of around 47 institutional investors.

While DMFCO itself may be less widely known, HAL Investments is a well-known shareholder, holding a 25% equity stake in the platform.

**€300 to
€500 million**

Monthly mortgage origination volumes

€74 million

Revenues (Full Year 2024)

Debt and Equity Combined

The structure combines:

- Debt-like exposure through ownership of mortgage assets, delivering predictable, asset-backed cash flows, and
- Equity exposure through ownership of the ownership of MUNT Hypotheken, benefiting from origination volumes, recurring fees, and long-term platform growth.

Transaction Structure

DMFCO is the 100% owner of MUNT Hypotheken, which operates as the origination and servicing platform for Dutch residential mortgages.

- DMFCO provides the capital, owns the mortgage assets, and captures the economic returns
- MUNT Hypotheken operates the platform, originating and servicing mortgages at consumer level



Asset Management

Sources of Return

DMFCO's model combines two complementary return streams:

1. Cash Flow Component (Mortgage Assets)

Stable, asset-backed cash flows generated by the underlying mortgage portfolio.

2. Growth Component (Platform Equity)

Long-term value creation through ownership of the MUNT Hypotheken, driven by scaling volumes, recurring fee income, and operational leverage.

How the Model Works

Institutional investors provide capital to DMFCO, which is used to finance residential mortgage portfolios. Investors receive stable, asset-backed cash flows from mortgage interest and repayments.

At the same time, DMFCO owns the mortgage platform (MUNT). As mortgage volumes grow, the platform scales, generating recurring fee income from origination and servicing activities and increasing the value of the platform itself.

CASE 2

Deal Example Factoring

Triple Finance Group invests in a factoring platform through a hybrid structure combining debt capital with an equity stake. The debt component provides funding to support the platform's receivables financing activities, while the equity component gives Triple Finance Group exposure to long-term growth and value creation at platform level.

Debt and Equity Combined

The structure combines:

- Debt capital, such as a junior or subordinated financing line, to fund receivables origination and portfolio growth, and
- Equity capital in the platform entity, providing exposure to platform earnings and long-term upside.

This structure allows the platform to scale financing volumes efficiently while retaining flexibility in structuring and execution.

Transaction Structure

The factoring platform finances invoice portfolios for service providers by advancing payments against issued invoices. Triple Finance Group supports the platform through:

- Debt capital, such as a junior or subordinated financing line, to fund receivables origination and portfolio growth, and
- Equity capital in the platform, providing exposure to platform earnings and long-term upside.

This structure allows the platform to scale financing volumes efficiently while retaining flexibility in structuring and execution.



Sources of Return

Triple Finance Group's return is generated through two complementary components:

1. Cash Flow Component (Debt)

Recurring income from the debt facility used to fund receivables financing activities.

2. Growth Component (Equity)

Equity upside driven by platform growth, recurring fee income, increasing financing volumes, and long-term value creation.

How the Model Works

The platform pre-finances eligible invoices and is repaid once invoices are settled by the end payer. Triple Finance Group debt capital supports this activity and generates recurring cash flows through interest or structured returns.

As invoice volumes grow, the platform benefits from increasing recurring revenues and operational leverage, which in turn drives growth in the value of Triple Finance Group's equity stake.

CASE 2

Market Example Infomedics

Infomedics is a leading Dutch healthcare billing and receivables financing platform, supporting healthcare providers by managing invoicing, payment processing, and cash flow within the regulated healthcare system.

The platform processes tens of millions of invoices annually across multiple care segments. HAL Investments, via its holding structure, is a long-term shareholder in Infomedics, backing the platform's growth and consolidation strategy.



Transaction Structure

Infomedics operates a factoring model focused on healthcare receivables.

- Healthcare providers deliver services and submit invoices
- Infomedics pre-finances these invoices, advancing payment to providers
- Invoices are subsequently paid by health insurers or other regulated payers

How the Model Works

Infomedics pre-finances eligible healthcare invoices and is repaid once the invoices are settled by health insurers or other regulated payers. Debt funding, typically provided by banks, supports this activity and generates recurring cash flows.

As invoice volumes grow, investors benefit from increasing recurring revenues and operational leverage at platform level, which in turn drives growth in the value of the equity stake in the platform as well as potential dividends.



Sources of Return

Infomedics' model combines two complementary return streams:

1. Cash Flow Component (Factoring / Receivables Financing)

Recurring income from factoring fees and margins on pre-financed healthcare invoices, supported by regulated payers and short payment cycles.

2. Growth Component (Platform Equity)

Long-term value creation at platform level, driven by increasing transaction volumes, recurring service revenues, and scaling of the Infomedics business, as well as potential dividend distributions over time.

How the Model Works

Infomedics pre-finances eligible healthcare invoices and is repaid once the invoices are settled by health insurers or other regulated payers. Debt funding, typically provided by banks, supports this activity and generates recurring cash flows.

As invoice volumes grow, investors benefit from increasing recurring revenues and operational leverage at platform level, which in turn drives growth in the value of the equity stake in the platform as well as potential dividends.

Board of Directors



Thijs Groeneveld

Chief Executive Officer

Thijs Groeneveld is Chief Executive Officer of Triple Finance Group. He combines a technical background in tax, administration and financial structuring with hands-on entrepreneurial, restructuring and investment experience.

He started his career as a tax adviser, working with companies facing complex situations, while also being active in administration and financial oversight. This early foundation gave him a strong understanding of corporate structures, compliance, and the operational drivers of financial performance.

Between 2009 and 2017, Mr. Groeneveld built and restructured multiple businesses as an entrepreneur, with a clear focus on improving operational and financial performance. This period shaped his practical approach to value creation: combining strategic direction with disciplined execution.

Following these entrepreneurial trajectories, he transitioned into investing, deploying both capital and experience to develop a more structural investment approach. His investment focus has since centered on fintech, fixed income and asset-backed financing.

Mr. Groeneveld is also active as Managing Partner at Haerlem Capital, where he has been involved in building and executing investment strategies across private markets. This experience forms the basis of Triple Finance Group hybrid investment approach, combining debt for cashflow generation with equity for long-term value creation.

As CEO, he is responsible for the company's strategic direction and investment execution, with a focus on building a listed investment platform that provides transparent access to private-market opportunities.



Mario Natella

Chief Operating Officer

Mario Natella is Chief Operating Officer of Triple Finance Group N.V. He is a highly analytical and operationally strong executive, with a multidisciplinary background spanning fintech, structured finance and execution-focused operating roles.

Before moving into finance and investment-related roles, Mr. Natella built a strong technical and analytical foundation, including a PhD in Aerospace Engineering from Delft University of Technology. This background shaped his structured, data-driven approach to complex problem-solving, process design and execution.

He later transitioned into financial technology and investment-related roles. At Explicit Selection, an international fintech advisory firm, he advised clients on the design and implementation of complex propositions in the financial technology sector, combining strategy with hands-on execution.

Mr. Natella is also Partner at Haerlem Capital, where he has been involved in structuring and managing opportunities across financial services and technology, including fintech, wealth management and asset-backed securities solutions.

As COO of Triple Finance Group, he is responsible for the company's operational platform and day-to-day execution, including the implementation of financial and operational initiatives that support Triple Finance Group's hybrid debt-and-equity strategy. His combination of analytical depth and operational discipline is a key strength in executing complex transactions in a structured and scalable way.

Leadership Team & Board Advisors

BOARD OF ADVISORS



Hans Pieterse

Advisor to the Board

Hans Pieterse is an advisor to the Board of Directors. He brings extensive experience in the financial sector, including serving as CEO of Optiver Europe from 2008 to 2011. Pieterse supports the Company with strategic advice and helps enhance its positioning in capital markets.



Casper Bäumer

Investor Relations

Casper Bäumer is an experienced fintech professional with strong expertise in financial markets and complex products. In his most recent role as Director Institutional, he led institutional client relationships and supported their risk management, building a strong network across banks and other financial institutions that can support future financing opportunities.



Thomas Plaatsman

Investment Manager

Thomas Plaatsman is a member of the leadership team and serves as investment manager. He has a background in econometrics and worked in data analytics, impact investing, and innovation with experience at organizations such as Rabobank.



Robin Balliu

Investor Relations

Robin Balliu combines deep financial expertise in fintech environments, advising corporate and high-net-worth clients, with hands-on experience supporting entrepreneurs, founders, and families. Through his boutique legal platform, he supports athletes in navigating contracts, career strategy.

Supervisory Board



Pieterneel Hummelen

Chairperson

Experienced executive with 25+ years in finance, strategy, and governance, including serving as a board member of Spaarne Gasthuis. Her leadership of the Supervisory Board ensures proper oversight of Triple Finance Group's operations and strategy.



Jitske Overboom

Member

Legal expert with 15+ years of experience in corporate law, sustainability, and impact-driven leadership. Her expertise strengthens Triple Finance Group's commitment to responsible investment practices.



Arnoud Jullens

Member

Venture builder with 20+ years of experience, including as CEO of Docklab, in scaling tech ventures and innovation strategy. His entrepreneurial perspective contributes valuable insights to Triple Finance Group's investment approach.

Contact Information



Interested in learning more about Triple Finance Group?
Feel free to contact us to learn more about our strategy and investment opportunities.

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