

Financial statements: Stik Credit JSC

**Statement of comprehensive income**

	2024 BGN (thousand)
Income from interest and charges	15 387
Interest expense	(905)
<b>Net income from interest</b>	<b>14 482</b>
Other income, net	34
Financial income	17
Financial expenses	(180)
Personnel expenses	(3 556)
Losses from impairment of loans	(4 973)
Total administrative expenses	(2 057)
<b>Profit before tax</b>	<b>3 767</b>
Corporate income tax	388
<b>Net profit for the year</b>	<b>3 379</b>
<b>Other comprehensive income</b>	
<b>Total comprehensive income</b>	<b>3 379</b>

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**Statement of financial position**

30.06.2024

BGN

(thousand)

**Assets**

Cash and cash equivalents	7 348
Loans to customers	28 535
Receivables from related parties	9 336
Other current assets	1 074
Land, machinery and equipment	1 457
<b>TOTAL ASSETS</b>	<b>47 750</b>

**LIABILITIES AND EQUITY**

**Liabilities**

Short-term loans	19 046
Liabilities to related parties	
Trade and other payables	396
Short-term lease	163
Current tax liabilities	156
Other current liabilities	895
Long-term lease	650
<b>Total liabilities</b>	<b>21 306</b>

**Equity**

Share capital	1 008
Reserves	101
Retained earnings	21 956
Profit for the financial year	3 379
<b>Total equity</b>	<b>26 444</b>

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<b>TOTAL EQUITY AND LIABILITIES</b>	<b>47 750</b>
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**Statement of cash flow**

	2024 BGN (thousand)
<b>Cash flow from operating activities</b>	
Net increase of loans granted	(4902)
Interest paid	11980
Other payments, net	(677)
Payments to employees	(3542)
Payments to suppliers	(1770)
Corporate tax paid	(621)
<b>Net cash flows from operating activities</b>	<b>468</b>
<b>Cash flows from investing activities</b>	
Purchase of long-term assets	(195)
Changes in loans provided to related parties	(2943)
<b>Net cash flows from investment activities</b>	<b>(3138)</b>
<b>Cash flows from financing activities</b>	
Received loans, net	2615
Interest paid	(569)
Lease payments	(156)
Dividend payments	(1024)
Other payments from financing activities, net	(123)
<b>Net cash flows from financing activities</b>	<b>743</b>
<b>Net increase/decrease in cash</b>	<b>-1 927</b>
<b>Net effect from currency exchange</b>	<b>(1)</b>
Cash at the beginning of period	9 276
<b>Cash at the end of the period</b>	<b>7 348</b>