

Statement of comprehensive income

	1H23 BGN (thousand)
Income from interest and charges	11 972
Interest expense	(907)
Net income from interest	11 065
Other income, net	123
Financial income	18
Financial expenses	(115)
Personnel expenses	(2 503)
Losses from impairment of loans	(3 533)
Total administrative expenses	(1 653)
Profit before tax	3 402
Corporate income tax	340
Net profit for the year	3 062
Other comprehensive income	
Total comprehensive income	3 062

Financial statements: Stik Credit JSC

Statement of financial position

30.06.2023

BGN

(thousand)

Assets

Cash and cash equivalents	7 247
Loans to customers	22 087
Receivables from related parties	8 304
Other current assets	821
Land, machinery and equipment	934
TOTAL ASSETS	39 393

LIABILITIES AND EQUITY

Liabilities

Short-term loans	14 633
Liabilities to related parties	
Trade and other payables	231
Short-term lease	180
Current tax liabilities	194
Other current liabilities	735
Long-term lease	503
Total liabilities	16 476

Equity

Share capital	1 008
Reserves	101
Retained earnings	18 746
Profit for the financial year	3 062
Total equity	22 917

TOTAL EQUITY AND LIABILITIES	39 393
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Statement of cash flow

	1H23 BGN (thousand)
Cash flow from operating activities	
Net increase of loans granted	(453)
Interest paid	9851
Other payments, net	(175)
Payments to employees	(2512)
Payments to suppliers	(1467)
Corporate tax paid	(538)
Net cash flows from operating activities	4 706
Cash flows from investing activities	
Purchase of long-term assets	(17)
Changes in loans provided to related parties	(1122)
Net cash flows from investment activities	(1139)
Cash flows from financing activities	
Received loans, net	(1119)
Interest paid	(646)
Lease payments	(120)
Other payments from financing activities, net	(106)
Net cash flows from financing activities	(1991)
Net increase/decrease in cash	1 576
Net effect from currency exchange	(1)
Cash at the beginning of period	5 672
Cash at the end of the period	7 247