

Statement of comprehensive income

	1Q22	2021	2020
	BGN (thousand)	BGN (thousand)	BGN (thousand)
Income from interest and charges	5 627	15 918	10 046
Interest expense	(283)	(966)	(518)
Net income from interest	5 344	14 952	9 528
Other income, net	5	133	148
Financial income	43	132	80
Financial expenses	(66)	(224)	(112)
Personnel expenses	(1 428)	(4 582)	(1 168)
Losses from impairment of loans	(361)	(1 562)	(1 244)
Total administrative expenses	(897)	(3 162)	(2 205)
Profit before tax	2 640	5 687	5 027
Corporate income tax	(264)	(590)	(453)
Net profit for the year	2 376	5 097	4 574
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Other comprehensive income			
Total comprehensive income	2 376	5 097	4 574

Financial statements: Stik Credit JSC

Statement of financial position

	30.03.2022	31.12.2021	31.12.2020
	BGN (thousand)	BGN (thousand)	BGN (thousand)
Assets			
Cash and cash equivalents	4 161	3 859	3 218
Loans to customers	24 189	21 532	12 286
Receivables from related parties	1 953	1 953	1 180
Other current assets	682	543	360
Land, machinery and equipment	912	896	568
TOTAL ASSETS	31 897	28 783	17 612
LIABILITIES AND EQUITY			
Liabilities			
Short-term loans	11 274	10 589	4 460
Liabilities to related parties	-	74	70
Trade and other payables	307	320	244
Short-term lease	171	228	124
Current tax liabilities	856	647	416
Other current liabilities	666	686	118
Long-term lease	345	337	319
Total liabilities	13 619	12 881	5 751
Equity			
Share capital	1 008	1 008	1 008
Reserves	101	101	51
Retained earnings	14 793	9 696	6 228
Profit for the financial year	2 376	5 097	4 574
Total equity	18 278	15 902	11 861
TOTAL EQUITY AND LIABILITIES	31 897	28 783	17 612

Statement of cash flow

	1Q22	2021	2020
	BGN (thousand)	BGN (thousand)	BGN (thousand)
Cash flow from operating activities			
Net increase of loans granted	(1 576)	(9 185)	(4 150)
Interest paid	4 657	14 284	9 490
Other payments, net	(92)	78	(129)
Payments to employees	(1 496)	(4 043)	(1 188)
Payments to suppliers	(1 007)	(3 145)	(1 752)
Corporate tax paid	(7)	(468)	(415)
Net cash flows from operating activities	479	(2 479)	1 856
Cash flows from investing activities			
Purchase of long-term assets	(79)	(78)	(73)
Changes in loans provided to related parties	(485)	(734)	(857)
Net cash flows from investment activities	(564)	(812)	(930)
Cash flows from financing activities			
Received loans, net	510	5 617	1 458
Interest paid	(8)	(341)	(461)
Lease payments	(52)	(176)	(127)
Dividend payments		(950)	
Other payments from financing activities, net	(63)	(208)	(72)
Net cash flows from financing activities	387	3 942	798
Net increase/decrease in cash	302	651	1 724
Net effect from currency exchange		(10)	(4)
Cash at the beginning of period	3 859	3 218	1 498
Cash at the end of the period	4 161	3 882	3 218