

Financial statements: Stik Credit JSC

**Statement of comprehensive income**

	2023 BGN (thousand)
Income from interest and charges	24 670
Interest expense	(1774)
<b>Net income from interest</b>	<b>22 896</b>
Other income, net	241
Financial income	37
Financial expenses	(266)
Personnel expenses	(5 734)
Losses from impairment of loans	(7 098)
Total administrative expenses	(3 683)
<b>Profit before tax</b>	<b>6 393</b>
Corporate income tax	659
<b>Net profit for the year</b>	<b>5 734</b>
<b>Other comprehensive income</b>	
<b>Total comprehensive income</b>	<b>5 734</b>

Financial statements: Stik Credit JSC

**Statement of financial position**

31.12.2023

BGN

(thousand)

**Assets**

Cash and cash equivalents	9 264
Loans to customers	22 894
Receivables from related parties	8 380
Other current assets	874
Land, machinery and equipment	1 135
<b>TOTAL ASSETS</b>	<b>42 547</b>

**LIABILITIES AND EQUITY**

**Liabilities**

Short-term loans	16 132
Liabilities to related parties	
Trade and other payables	357
Short-term lease	243
Current tax liabilities	392
Other current liabilities	925
Long-term lease	409
<b>Total liabilities</b>	<b>18 458</b>

**Equity**

Share capital	1 008
Reserves	101
Retained earnings	17 246
Profit for the financial year	5 734
<b>Total equity</b>	<b>24 089</b>

---

<b>TOTAL EQUITY AND LIABILITIES</b>	<b>42 547</b>
-------------------------------------	---------------

Financial statements: Stik Credit JSC

**Statement of cash flow**

	2023 BGN (thousand)
<b>Cash flow from operating activities</b>	
Net increase of loans granted	(3425)
Interest paid	20400
Other payments, net	(342)
Payments to employees	(5604)
Payments to suppliers	(2978)
Corporate tax paid	(743)
<b>Net cash flows from operating activities</b>	<b>7 308</b>
<b>Cash flows from investing activities</b>	
Purchase of long-term assets	(328)
Changes in loans provided to related parties	(379)
<b>Net cash flows from investment activities</b>	<b>(707)</b>
<b>Cash flows from financing activities</b>	
Received loans, net	58
Interest paid	(1170)
Lease payments	(248)
Dividend payments	(1425)
Other payments from financing activities, net	(222)
<b>Net cash flows from financing activities</b>	<b>(3007)</b>
<b>Net increase/decrease in cash</b>	<b>3 594</b>
<b>Net effect from currency exchange</b>	<b>(2)</b>
Cash at the beginning of period	5 672
<b>Cash at the end of the period</b>	<b>9 264</b>