

## Statement of comprehensive income

	2024 BGN (thousand)
Income from interest and charges	33 338
Interest expense	(2 019)
<b>Net income from interest</b>	<b>31 319</b>
Other income, net	135
Financial income	34
Financial expenses	(371)
Personnel expenses	(7 473)
Losses from impairment of loans	(9 911)
Total administrative expenses	(6 035)
<b>Profit before tax</b>	<b>7 698</b>
Corporate income tax	(793)
<b>Net profit for the year</b>	<b>6 905</b>
<b>Other comprehensive income</b>	
<b>Total comprehensive income</b>	<b>6 905</b>

Financial statements: Stik Credit JSC

**Statement of financial position**

31.12.2024

BGN

(thousand)

**Assets**

Cash and cash equivalents	12 975
Loans to customers	29 811
Receivables from related parties	10 158
Other current assets	826
Land, machinery and equipment	1 629
<b>TOTAL ASSETS</b>	<b>55 399</b>

**LIABILITIES AND EQUITY**

**Liabilities**

Short-term loans	22 450
Liabilities to related parties	100
Trade and other payables	473
Short-term lease	128
Current tax liabilities	203
Other current liabilities	1 409
Long-term lease	666
<b>Total liabilities</b>	<b>25 429</b>

**Equity**

Share capital	1 008
Reserves	101
Retained earnings	21 956
Profit for the financial year	6 905
<b>Total equity</b>	<b>29 970</b>

<b>TOTAL EQUITY AND LIABILITIES</b>	<b>55 399</b>
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# Financial statements: Stik Credit JSC

## Statement of cash flow

	2024 BGN (thousand)
<b>Cash flow from operating activities</b>	
Net increase of loans granted	(9 440)
Interest paid	26420
Other payments, net	(164)
Payments to employees	(7227)
Payments to suppliers	(5253)
Corporate tax paid	(987)
<b>Net cash flows from operating activities</b>	<b>3 349</b>
<b>Cash flows from investing activities</b>	
Purchase of long-term assets	(443)
Changes in loans provided to related parties	(882)
<b>Net cash flows from investment activities</b>	<b>(1325)</b>
<b>Cash flows from financing activities</b>	
Received loans, net	5644
Interest paid	(2348)
Lease payments	(320)
Dividend payments	(1024)
Other payments from financing activities, net	(267)
<b>Net cash flows from financing activities</b>	<b>1685</b>
<b>Net increase/decrease in cash</b>	<b>3 709</b>
<b>Net effect from currency exchange</b>	<b>(10)</b>
Cash at the beginning of period	9 276
<b>Cash at the end of the period</b>	<b>12 975</b>