

Statement of comprehensive income

	9M25 BGN (thousand)
Income from interest and charges	28 608
Interest expense	(2588)
Net income from interest	26 020
Other income, net	58
Financial income	57
Financial expenses	(376)
Personnel expenses	(7 017)
Losses from impairment of loans	(8 462)
Total administrative expenses	(6 301)
Profit before tax	3 979
Corporate income tax	398
Net profit for the year	3 581
Other comprehensive income	
Total comprehensive income	3 581

Financial statements: Stik Credit JSC

Statement of financial position

30.09.2025

BGN

(thousand)

Assets

Cash and cash equivalents	9 954
Loans to customers	41 170
Receivables from related parties	11 317
Other current assets	2 521
Land, machinery and equipment	1 925
TOTAL ASSETS	66 887

LIABILITIES AND EQUITY

Liabilities

Short-term loans	32 692
Liabilities to related parties	
Trade and other payables	402
Short-term lease liabilities	
Short-term lease	331
Current tax liabilities	2 121
Other current liabilities	
Long-term lease	878
Total liabilities	36 424

Equity

Share capital	1 008
Reserves	101
Retained earnings	25 773
Profit for the financial year	3 581
Total equity	30 463

TOTAL EQUITY AND LIABILITIES	66 887
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Statement of cash flow

	9M25 BGN (thousand)
Cash flow from operating activities	
Net increase of loans granted	(1896)
Interest paid	24509
Other payments, net	(3196)
Payments to employees	(7126)
Payments to suppliers	(16675)
Corporate tax paid	(844)
Net cash flows from operating activities	(5 228)
Cash flows from investing activities	
Purchase of long-term assets	(308)
Changes in loans provided to related parties	(1612)
Net cash flows from investment activities	(1920)
Cash flows from financing activities	
Received loans, net	10703
Interest paid	(3102)
Lease payments	(300)
Dividend payments	(2850)
Other payments from financing activities, net	(293)
Net cash flows from financing activities	4158
Net increase/decrease in cash	(2990)
Net effect from currency exchange	(39)
Cash at the beginning of period	12 983
Cash at the end of the period	9 954