

Financial statements: Stik Credit JSC

Statement of comprehensive income

	2025 BGN (thousand)
Income from interest and charges	40 695
Interest expense	(3787)
Net income from interest	36 908
Other income, net	1 434
Financial income	71
Financial expenses	(491)
Personnel expenses	(9 709)
Losses from impairment of loans	(13 933)
Total administrative expenses	(9 463)
Profit before tax	4 817
Corporate income tax	525
Net profit for the year	4 292
Other comprehensive income	
Total comprehensive income	4 292

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Statement of financial position

31.12.2025
BGN
(thousand)

Assets

Cash and cash equivalents	8 158
Loans to customers	31 368
Receivables from related parties	22 990
Other current assets	4 424
Land, machinery and equipment	2 156
TOTAL ASSETS	69 096

LIABILITIES AND EQUITY

Liabilities

Short-term loans	34 747
Liabilities to related parties	
Trade and other payables	654
Short-term lease liabilities	
Short-term lease	281
Current tax liabilities	2 046
Other current liabilities	
Long-term lease	994
Total liabilities	38 722

Equity

Share capital	1 008
Reserves	101
Retained earnings	24 973
Profit for the financial year	4 292
Total equity	30 374

TOTAL EQUITY AND LIABILITIES **69 096**

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Statement of cash flow

	2025 BGN (thousand)
Cash flow from operating activities	
Net increase of loans granted	(7526)
Interest paid	33667
Other payments, net	(958)
Payments to employees	(9846)
Payments to suppliers	(22580)
Corporate tax paid	(903)
Net cash flows from operating activities	(8 146)
Cash flows from investing activities	
Purchase of long-term assets	(398)
Changes in loans provided to related parties	(1857)
Net cash flows from investment activities	(2255)
Cash flows from financing activities	
Received loans, net	13508
Interest paid	(3424)
Lease payments	(460)
Dividend payments	(3610)
Other payments from financing activities, net	(388)
Net cash flows from financing activities	5626
Net increase/decrease in cash	-4 775
Net effect from currency exchange	(50)
Cash at the beginning of period	12 983
Cash at the end of the period	8 158