

Financial statements: Stik Credit JSC

Statement of comprehensive income

	Q1 2026
	EUR
	(thousand)
Income from interest and charges	7 313
Interest expense	(658)
Net income from interest	6 655
Other income, net	18
Financial income	1
Financial expenses	(52)
Personnel expenses	(1 355)
Losses from impairment of loans	(1 919)
Administrative expenses	(1 150)
Profit before tax	2 198
Corporate income tax	286
Net profit for the year	1 912
Other comprehensive income	
Total comprehensive income	1 912

Financial statements: Stik Credit JSC
Statement of financial position

31.03.2026
EUR
(thousand)

Assets

Cash and cash equivalents	11 647
Loans to customers	17 964
Receivables from related parties	13 989
Other current assets	1 403
Property, plant and equipment	1 055
TOTAL ASSETS	46 058

LIABILITIES AND EQUITY

Liabilities

Loans payable	26 371
Liabilities to related parties	
Trade and other payables	248
Current lease liabilities	
Current tax liabilities	292
Other current liabilities	1 183
Dividends payable	
Non-current lease liabilities	466
Total liabilities	28 560

Equity

Share capital	515
Reserves	52
Retained earnings	15 019
Profit for the financial year	1 912
Total equity	17 498

TOTAL EQUITY AND LIABILITIES	46 058
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Statement of cash flow

Q1 2026
EUR
(thousand)

Cash flow from operating activities	
Loans granted to customers, net	(561)
Interest and fee income received	5084
Other payments, net	5006
Payments to employees	(1332)
Payments to suppliers	(1060)
Corporate tax paid	
Net cash flows from operating activities	7 137
Cash flows from investing activities	
Purchase of non-current assets	(29)
Change in loans to related parties	(7620)
Net cash flows from investment activities	(7649)
Cash flows from financing activities	
Received loans, net	8678
Interest and fees paid on borrowings	(595)
Lease payments	(47)
Dividends paid	
Other payments from financing activities, net	(48)
Net cash flows from financing activities	7988
Net increase/decrease in cash	7 476
Net effect from currency exchange	0
Cash at the beginning of period	4 171
Cash at the end of the period	11 647