

Statement of comprehensive income

	2024 BGN (thousand)	1Q25 BGN (thousand)
Income from interest and charges	2 067	1 318
Interest expense	(144)	(85)
Net income from interest	1 923	1 233
Other income, net	-	-
Financial income	-	-
Financial expenses	(67)	(29)
Personnel expenses	(202)	(159)
Losses from impairment of loans	(1 039)	(519)
Total administrative expenses	(598)	(318)
Profit before tax	17	208
Corporate income tax	2	21
Net profit for the year	15	187
Other comprehensive income		
Total comprehensive income	15	187

Financial statements: Lendivo OOD

Statement of financial position

	31.12.2024 BGN (thousand)	31.03.2025 BGN (thousand)
Assets		
Cash and cash equivalents	344	348
Loans to customers	2 670	3 330
Receivables from related parties	-	-
Other current assets	285	289
Land, machinery and equipment	816	793
TOTAL ASSETS	4 115	4 760
LIABILITIES AND EQUITY		
Liabilities		
Short-term loans	-	-
Liabilities to related parties	2 129	2 609
Trade and other payables	83	50
Short-term lease	-	128
Current tax liabilities	13	35
Other current liabilities	60	87
Long-term lease	809	642
Total liabilities	3 094	3 551
Equity		
Share capital	1 012	1 012
Reserves	-	-
Retained earnings/loss	- 6	10
Profit for the financial year	15	187
Total equity	1 021	1 209
TOTAL EQUITY AND LIABILITIES	4 115	4 760

Statement of cash flow

	2024 BGN (thousand)	1Q25 BGN (thousand)
Cash flow from operating activities		
Net increase of loans granted	(3619)	(1159)
Interest paid	1977	1299
Other payments, net	(11)	(15)
Payments to employees	(162)	(148)
Payments to suppliers	(473)	(276)
Corporate tax paid	-	-
Net cash flows from operating activities	(2 288)	(299)
Cash flows from investing activities		
Purchase of long-term assets	(7)	(19)
Changes in loans provided to related parties	-	-
Net cash flows from investment activities	(7)	(19)
Cash flows from financing activities		
Received loans, net	2129	-
Interest paid	(112)	480
Lease payments	(47)	(73)
Dividend payments	-	(56)
Other payments from financing activities, net	(67)	-
Net cash flows from financing activities	1903	(29)
Net increase/decrease in cash	- 392	322
Net effect from currency exchange	-	4
Cash at the beginning of period	736	344
Cash at the end of the period	344	348