

Statement of comprehensive income

	9M25 BGN (thousand)
Income from interest and charges	6 779
Interest expense	(309)
Net income from interest	6 470
Other income, net	
Financial income	
Financial expenses	(113)
Personnel expenses	(705)
Losses from impairment of loans	(2 962)
Total administrative expenses	(1 287)
Profit before tax	1 403
Corporate income tax	140
Net profit for the year	1 263
Other comprehensive income	
Total comprehensive income	1 263

Statement of financial position

30.09.2025

BGN

(thousand)

Assets

Cash and cash equivalents	1 128
Loans to customers	4 963
Receivables from related parties	
Other current assets	201
Land, machinery and equipment	714
TOTAL ASSETS	7 006

LIABILITIES AND EQUITY

Liabilities

Short-term loans	3 693
Liabilities to related parties	
Trade and other payables	20
Short-term lease liabilities	
Current tax liabilities	117
Other current liabilities	174
Long-term lease	691
Total liabilities	4 695

Equity

Share capital	1 012
Reserves	
Loss	- 12
Retained earnings	48
Profit for the financial year	1 263
Total equity	2 311

TOTAL EQUITY AND LIABILITIES	7 006
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Statement of cash flow

	9M25 BGN (thousand)
Cash flow from operating activities	
Net increase of loans granted	(3812)
Interest paid	5612
Other payments, net	(40)
Payments to employees	(657)
Payments to suppliers	(1250)
Corporate tax paid	(56)
Net cash flows from operating activities	(203)
Cash flows from investing activities	
Purchase of long-term assets	(27)
Changes in loans provided to related parties	
Net cash flows from investment activities	(27)
Cash flows from financing activities	
Received loans, net	1564
Interest paid	(297)
Lease payments	(140)
Dividend payments	
Other payments from financing activities, net	(113)
Net cash flows from financing activities	1014
Net increase/decrease in cash	784
Net effect from currency exchange	
Cash at the beginning of period	344
Cash at the end of the period	1 128