

Financial statements: Lendivo

Statement of comprehensive income

	2025 BGN (thousand)
Income from interest and charges	10 100
Interest expense	(571)
Net income from interest	9 529
Other income, net	
Financial income	
Financial expenses	(190)
Personnel expenses	(1 213)
Losses from impairment of loans	(5 756)
Total administrative expenses	(1 987)
Profit before tax	383
Corporate income tax	50
Net profit for the year	333
Other comprehensive income	
Total comprehensive income	333

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Statement of financial position

31.12.2025
BGN
(thousand)

Assets

Cash and cash equivalents	5 267
Loans to customers	3 663
Receivables from related parties	202
Other current assets	218
Land, machinery and equipment	689
TOTAL ASSETS	10 039

LIABILITIES AND EQUITY

Liabilities

Short-term loans	7 646
Liabilities to related parties	
Trade and other payables	56
Short-term lease liabilities	
Current tax liabilities	54
Other current liabilities	251
Long-term lease	651
Total liabilities	8 658

Equity

Share capital	1 012
Reserves	
Loss	- 12
Retained earnings	48
Profit for the financial year	333
Total equity	1 381

TOTAL EQUITY AND LIABILITIES	10 039
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Statement of cash flow

	2025 BGN (thousand)
Cash flow from operating activities	
Net increase of loans granted	(4851)
Interest paid	8478
Other payments, net	(69)
Payments to employees	(1088)
Payments to suppliers	(1357)
Corporate tax paid	(81)
Net cash flows from operating activities	1 032
Cash flows from investing activities	
Purchase of long-term assets	(46)
Changes in loans provided to related parties	(200)
Net cash flows from investment activities	(246)
Cash flows from financing activities	
Received loans, net	5516
Interest paid	(1003)
Lease payments	(187)
Dividend payments	
Other payments from financing activities, net	(172)
Net cash flows from financing activities	4154
Net increase/decrease in cash	4 940
Net effect from currency exchange	(17)
Cash at the beginning of period	344
Cash at the end of the period	5 267