

**"TRANSIKA" LTD.**

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**"ТРАНСИКА" ООД**

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*Translation from Bulgarian*

CREDIRECT LTD

Financial statements  
30 September 2025

**Statement of financial position****ASSETS**

	2025	2024
	BGN' 000	BGN' 000

**Non-current assets**

Property, plant and equipment

	22	31
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**Non-current assets, total**

	22	31
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**Current assets**

Cash and cash equivalents

	787	657
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Loans provided to customers

	14,050	10,530
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Other receivables

	1,236	754
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Inventories

	67	54
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Receivables from related parties

	284	8
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Deferred tax assets

	63	63
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**Current assets, total**

	16,487	12,066
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**Total assets**

	16,509	12,097
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**Prepared by:** (sgd. ill.)  
**Petya Peshut**

**Manager:** (sgd. ill.)  
**Nikolay Penchev**

**Date:** 08.12.2025

*Round seal of Credirect Ltd, Sofia*



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**LIABILITIES**

**Capital**

	2025 BGN' 000	2024 BGN' 000
Fixed capital	1,020	1,020
Current profit	8,884	4,362
Retained earnings	4,788	462
<b>Total capital</b>	<b>14,692</b>	<b>5,808</b>

**Current liabilities**

Short term payables to related parties	642	4,947
Pension and other payables to employees, incl. social insurance payments	348	305
Trade payables	765	502
Tax payables	62	535
<b>Current liabilities, total</b>	<b>1,817</b>	<b>6,289</b>

**Total liabilities**

1,817 6,289

**Total equity and liabilities**

**16,509 12,097**

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**Statement of profit and loss and other comprehensive income**

	2025 BGN '000	2024 BGN '000
Revenue from financial services	36,775	40,981
Financial expenses	(5,656)	(904)
Expenses for impairment of financial assets	(14,197)	(26,546)
<b>Net revenue</b>	<b>16,922</b>	<b>13,531</b>
Other net revenue	250	86
Cost of materials	(7)	(43)
Cost of hired services	(5,110)	(5,447)
Personnel expenses	(2,641)	(2,982)
Expenses for depreciation of fixed assets	(20)	(19)
Other expenses	(510)	(324)
<b>Total operating expenses</b>	<b>(8,038)</b>	<b>(8,729)</b>
<b>Profit before taxes</b>	<b>8,884</b>	<b>4,802</b>
Income tax expenses		440
<b>Profit for the year</b>	<b>8,884</b>	<b>4,362</b>
<b>Other comprehensive income:</b>		
<b>Total comprehensive income for the period</b>	<b>8,884</b>	<b>4,362</b>

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**Statement of cash flows**

	2025 BGN' 000	2024 BGN' 000
<b>Cash flows from operating activities</b>		
Payments to suppliers	(5,103)	(5,698)
Loans granted to customers and their repayment, net	14,057	14,510
Personnel expenses	(2,567)	(2,827)
Tax paid on profit	(650)	(59)
Other cash flows from operating activities, net	(746)	(44)
<b>Net cash flows from operating activities</b>	<b>4,991</b>	<b>5,882</b>
<b>Cash flows from investing activities</b>		
Purchase of fixed assets	(9)	(40)
<b>Net cash flows from investment activities</b>	<b>(9)</b>	<b>(40)</b>
<b>Cash flows from financial activity</b>		
Loans granted and their repayment, net	(280)	-
Loans received and their repayment, net	(4,209)	(4,997)
Interest gained	-	-
Interest and commissions paid	(363)	(792)
<b>Net cash flow from financial activities</b>	<b>(4,852)</b>	<b>(5,789)</b>
<b>Net change in cash during the period</b>	<b>130</b>	<b>53</b>
Cash and cash equivalents at the beginning of the year	657	604
<b>Cash and cash equivalents at the end of the year</b>	<b>787</b>	<b>657</b>

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*I, the undersigned Emiliya Veselinova Marinchevska, certify that this is a true and accurate translation done by me from Bulgarian into English of the attached document: Certificate. The translation consists of 4 (four) pages.*

*Translator: Emiliya Veselinova Marinchevska*

