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Translation from Bulgarian

CREDIRECT LTD

Financial statements
30 June 2026

Statement of financial position

ASSETS	**2026 EUR 000**	**2025 EUR 000**
Non-current assets		
Property, plant and equipment	8	7
Long-term financial assets	-	2,809
Non-current assets, total	8	2,816
Current assets		
Cash and cash equivalents	87	354
Loans provided to customers	7,048	2,752
Other receivables	594	626
Inventories	42	52
Receivables from related parties	4,694	5,523
Deferred tax assets	10	10
Current assets, total	12,475	9,317
Total assets	**12,475**	**12,133**

Prepared by: *(sgd. ill.)*
Petya Peshut

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

Round seal of Credirect Ltd.

Date: 24.07.2026

CREDIRECT LTD

Financial statements
30 June 2026

LIABILITIES	**2026 EUR 000**	**2025 EUR 000**
Capital		
Fixed capital	522	522
Current profit	931	3,357
Retained earnings	5,805	2,448
Total capital	**7,258**	**6,327**
Current liabilities		
Interest-bearing payables and interest	573	76
Short term payables to related parties	4,069	5,089
Pension and other payables to employees, incl. social insurance payments	215	197
Trade payables	321	396
Tax payables	39	48
Current liabilities, total	**5,217**	**5,806**
Total liabilities	**5,217**	**5,806**
Total equity and liabilities	**12,475**	**12,133**

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

Round seal of Credirect Ltd.

Date: 24.07.2026

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: Statement of Financial Position. The translation consists of 2 (two) pages.

Translator:
Emiliya Veselinova Marinchevska

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Financial statements
30 June 2026

Statement of profit and loss and other comprehensive income

	2026 EUR '000	2025 EUR '000
Revenue from financial services	15,554	25,656
Financial expenses	(6,552)	(2,930)
Expenses for impairment of financial assets	(5,025)	(13,322)
Net revenue	**3,977**	**9,404**
Other net revenue	113	184
Cost of materials	(7)	(4)
Cost of hired services	(1,631)	(3,563)
Personnel expenses	(1,210)	(1,874)
Expenses for depreciation of fixed assets	(5)	(14)
Other expenses	(306)	(364)
Total operating expenses	**(3,046)**	**(5,635)**
Profit before taxes	**931**	**3,769**
Income tax expenses	-	412
Profit for the year	**931**	**3,357**
Other comprehensive income:		
Total comprehensive income for the period	**931**	**3,357**

Prepared by: *(sgd. ill.)* **Manager**: *(sgd. ill.)*
Petya Peshut **Nikolay Penchev**
Round seal of Credirect Ltd.

Date: 24.07.2026

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Financial statements
30 June 2026

Statement of cash flows

	2026 EUR’ 000	2025 EUR’ 000
Cash flows from operating activities		
Payments to suppliers	(1,562)	(3,771)
Loans granted to customers and their repayment, net	4,681	9,537
Personnel expenses	(1,175)	(1,822)
Tax paid on profit	(60)	(619)
Other cash flows from operating activities, net	(1,381)	(238)
Net cash flows from operating activities	**503**	**3,087**
Cash flows from investing activities		
Purchase of fixed assets	(6)	(5)
Net cash flows from investment activities	**(6)**	**(5)**
Cash flows from financial activity		
Loans granted and their repayment, net	(1,191)	(409)
Loans received and their repayment, net	493	(2,433)
Interest gained	-	5
Interest and commissions paid	(66)	(227)
Net cash flow from financial activities	**(764)**	**(3,064)**
Net change in cash during the period	**(267)**	**18**
Cash and cash equivalents at the beginning of the year	354	336
Cash and cash equivalents at the end of the year	**87**	**354**

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