STATEMENT OF FINANCIAL POSITION

	Note	30 June 2026 EUR '000	31 Dec 2025 EUR '000
ASSETS			
Cash	3.10; 5	94	88
Loans granted	3.9.1; 6	1,298	1,010
Other current assets	7	25	25
Property, plant and equipment	3.7; 4	9	9
Intangible assets	3.6; 4	10	10
Total assets		**1,436**	**1,142**
EQUITY AND LIABILITIES			
Liabilities			
Current borrowings	3.9.2; 8	94	93
Trade payables	3.9.2; 9	3	3
Other current liabilities	3.9.2; 9	26	21
Non-current borrowings	3.9.2; 8	271	140
Current tax liabilities	3.13; 9	3	14
Total liabilities		**397**	**271**
Equity			
Share capital		511	511
Retained earnings (accumulated losses)		360	93
Profit (loss) for the current year		168	267
Total equity	**3.9.2; 9**	**1,039**	**871**
Total equity and liabilities		**1,436**	**1,142**

Date of preparation: 27.07.2026

The notes on pages 7 to 20 form an integral part of these financial statements.

Prepared by:

[electronically signed]

"EXPERT CONSULT" EOOD Yuliya Tsvetkova

Manager:

[electronically signed]

Desislava Filipova

In the Bulgarian original this statement bears the electronic signatures of the persons named above. This translation is unsigned.

STATEMENT OF COMPREHENSIVE INCOME

	Note	2026 EUR '000	2025 EUR '000
Interest income	3.5; 10	168	232
Interest expense	3.5; 10	(14)	(2)
Net interest income		**154**	**230**
Fee and commission income	3.5; 11	309	428
Fee and commission expense	3.5; 11	(1)	(4)
Net fee and commission income		**308**	**424**
Total operating income		**462**	**654**
Credit losses on loans granted	3.9.1; 12	(63)	29
Personnel expenses	3.5; 3.11; 13	(135)	(227)
General and administrative expenses	3.5; 14	(89)	(151)
Depreciation, amortisation and impairment of non-financial assets	3.6; 3.7; 15	–	(8)
Profit (loss) before tax		**175**	**297**
Tax expense	3.13; 16	(7)	(30)
Profit (loss) for the year		**168**	**267**
Other comprehensive income			
Other comprehensive income for the year, net of tax		–	–
Total comprehensive income for the year		**168**	**267**

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STATEMENT OF CASH FLOWS

	2026 EUR '000	2025 EUR '000
Cash flows from operating activities		
Loans granted	(696)	(1,435)
Proceeds from repayment of loans granted	404	881
Interest, fees and commissions received	356	654
Interest, fees and commissions paid	(9)	(3)
Payments to suppliers	(71)	(152)
Payments to personnel and social security institutions	(109)	(228)
Income taxes paid	(7)	(20)
Other receipts (payments) from operating activities	6	(12)
Net cash flow from operating activities	**(126)**	**(315)**
Cash flows from investing activities		
Acquisition of property, plant and equipment		(10)
Payments for acquisition of intangible assets		(12)
Net cash flow from investing activities	**–**	**(22)**
Cash flows from financing activities		
Loans received	132	282
Repayments of loans received		(51)
Net cash flow from financing activities	**132**	**231**
Net change in cash and cash equivalents	**6**	**(106)**
Cash and cash equivalents at the beginning of the year	88	194
Cash and cash equivalents at the end of the year	**94**	**88**

Date of preparation: 27.07.2026

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