CASH CREDIT MOBILE EAD, 202376220
15 Zografski manastir str., Sofia, Bulgaria

BALANCE SHEET
as of December 31, 2024

	31st December 2024 BGN'000	31st December 2023 BGN'000
ASSETS		
Cash and cash equivalents	222	267
Receivables from suppliers and clients	464	49
Loans and advances to customers	12 624	11 875
Marketing materials	54	56
Right-of-use assets	132	7
Vehicles, equipment and leasehold improvements	10	13
Intangible assets	47	52
Deferred tax assets	5	12
Other assets	49	3
ОБЩО АКТИВИ	**13 607**	**12 334**
LIABILITIES		
Payables to suppliers and clients	194	510
Loan Payables	5 671	4 236
Lease liabilities	136	10
Other current liabilities	143	175
TOTAL LIABILITIES	**6 144**	**4 931**
SHAREHOLDER'S EQUITY		
Ordinary shares	5 947	5 947
Reserves	595	362
Retained earnings/(losses)	921	1 094
TOTAL EQUITY	**7 463**	**7 403**
TOTAL EQUITY AND LIABILITIES	**13 607**	**12 334**

Prepared by: ____________________

(Zdravko Slavchev)

КЕШ КРЕДИТ МОБАЙЛ ЕАД * CASH CREDIT MOBILE EAD *

Director: ____________________

(Velislava Teneva)

30.01.2025

CASH CREDIT MOBILE EAD, 202376220
15 Zografski manastir str., Sofia, Bulgaria

STATEMENT OF PROFIT OR LOSS
2024

	2024	2023
	BGN'000	**BGN'000**
Interest income	3 938	4 386
Interest expense	(10)	(52)
Other expenses from loan operations /Mintos/	(364)	(441)
Net interest income	**3 564**	**3 893**
Impairments	(231)	(375)
Net interest and fee income after impairment profits/ (losses)	**3 333**	**3 518**
Operating expenses	(2 841)	(2 514)
Other income /expenses/, net	130	212
Profit/(Loss) before income tax	**622**	**1 216**
Income tax expense	(62)	(122)
Печалба за годината	**560**	**1 094**
Profit (loss) for the period	**560**	**1 094**

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CASH CREDIT MOBILE EAD, 202376220
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STATEMENT OF CHANGES IN EQUITY
as of December 31, 2024

	Ordinary shares	Reserves	Retained earnings/(losses)	Total Equity
	BGN'000	BGN'000	BGN'000	BGN'000
Balance as of January 1, 2024	**5 947**	**362**	**732**	**7 403**
Distribution of dividend	-	-	(500)	(500)
Reserves	-	233	(233)	-
Total comprehensive income for the year	-	-	560	560
Balance as of December 31, 2024	**5 947**	**595**	**559**	**7 463**
Balance as of January 1, 2023	**5 947**	**-**	**362**	**6 309**
Distribution of dividend	-	-	-	-
Reserves	-	362	(362)	-
Total comprehensive income for the year	-	-	1 094	1 094
Balance as of December 31, 2023	**5 947**	**362**	**732**	**7 403**

Prepared by: ______________
(Zdravko Slavchev)

КЕШ КРЕДИТ МОБАЙЛ ЕАД * CASH CREDIT MOBILE EAD

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CASH CREDIT MOBILE EAD, 202376220
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CASH FLOW STATEMENT
2024

	2024	2023
	BGN'000	BGN'000
Cash flow from operating activities		
Interest income	208	322
Payments to staff and suppliers	(2 830)	(1 978)
Corporate tax refunded/paid	(43)	(139)
Other taxes paid	(225)	(170)
Other receipts	79	182
Cash flow from operating activities before changes in operating assets and liabilities	**(2 811)**	**(1 783)**
Changes in operating assets and liabilities		
Net increase in loans and advances to customers	1 868	2 905
Net cash flow from operating activities	**(943)**	**1 122**
Cash flow from investing activity		
Purchases of fixed assets	-	(29)
Cash flow from investing activity	**-**	**(29)**
Cash flow from financing activity		
Lease payments	-	(11)
Other income from financial activity	2 741	1 106
Other payments from financial activity	(1 843)	(2 079)
Cash flow from financing activity	**898**	**(984)**
Net change in cash and cash equivalents	**(45)**	**109**
Cash and cash equivalents at the beginning of the year	267	158
Cash and cash equivalents at the end of the year	**222**	**267**

Prepared by: ______________
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CASH CREDIT MOBILE EAD

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