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

BALANCE SHEET
as of September 30, 2025

	30th September 2025 BGN'000	31st December 2024 BGN'000
ASSETS		
Cash and cash equivalents	242	222
Receivables from suppliers and clients	21	333
Loans and advances to customers	14 185	12 589
Marketing materials	54	54
Right-of-use assets	82	132
Vehicles, equipment and leasehold improvements	5	10
Non-current loan receivables	-	-
Intangible assets	39	47
Deferred tax assets	5	5
Tax receivebles	-	-
Other assets	3	6
Total Assets	**14 636**	**13 398**
LIABILITIES		
Non-current obligations under finance leases	-	-
Non-current liabilities to related parties	-	-
Deferred tax liabilities	-	-
Payables to suppliers and clients	217	82
Loan Payables	6 381	5 609
Liabilities to employees and social security	-	-
Corporate tax liabilities	21	-
Liabilities from loans received	-	-
Lease liabilities	87	135
Other current liabilities	216	150
TOTAL LIABILITIES	**6 922**	**5 976**
SHAREHOLDER'S EQUITY		
Ordinary shares	5 947	5 947
Reserves	595	595
Retained earnings/(losses)	880	880
Profit (loss) for the current year	292	-
TOTAL EQUITY	**7 714**	**7 422**
TOTAL EQUITY AND LIABILITIES	**14 636**	**13 398**

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08.01.2026

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

STATEMENT OF PROFIT OR LOSS
2025

	2025	2024
	BGN'000	BGN'000
Interest income	3 347	3 892
Interest expense	(6)	(10)
Other expenses from loan operations /Mintos/	(532)	(530)
Net interest income	**2 809**	**3 352**
Impairments	(134)	(68)
Net interest and fee income after impairment profits/ (losses)	**2 675**	**3 284**
Operating expenses	(2 373)	(2 832)
incl.		
Material expenses	(8)	(25)
External services expenses	(1 411)	(1 657)
Depreciation expenses	(62)	(88)
Salaries and social security contributions	(825)	(971)
1. Other operating expenses	(67)	(91)
Other income /expenses/, net	22	125
Profit/(Loss) before income tax	**324**	**577**
Income tax expense	(32)	(58)
Net profit for the year	**292**	**519**
Profit (loss) for the period	**292**	**519**

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

STATEMENT OF CHANGES IN EQUITY
as of September 30, 2025

	Ordinary shares	Reserves	Retained earnings/(losses)	Total Equity
	BGN'000	BGN'000	BGN'000	BGN'000
Balance as of January 1, 2025	**5 947**	**595**	**880**	**7 422**
Distribution of dividend	-	-	-	-
Reserves	-	-	-	-
Total comprehensive income for the year	-	-	292	292
Balance as of September 30, 2024	**5 947**	**595**	**1 172**	**7 714**
Balance as of January 1, 2024	**5 947**	**362**	**1 094**	**7 403**
Distribution of dividend	-	-	(500)	(500)
Reserves	-	233	(233)	-
Total comprehensive income for the year	-	-	519	519
Balance as of December 31, 2024	**5 947**	**595**	**880**	**7 422**

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

CASH FLOW STATEMENT
2025

		2025	2024
		BGN'000	BGN'000
Cash flow from operating activities			
Interest income		202	208
Payments to staff and suppliers		(2 259)	(2 830)
Corporate tax refunded/paid		(27)	(43)
Other taxes paid		(193)	(225)
Other receipts		25	79
Cash flow from operating activities before changes in operating assets and liabilities		**(2 252)**	**(2 811)**
Changes in operating assets and liabilities			
Net increase in loans and advances to customers		1 821	1 868
Net cash flow from operating activities		**(431)**	**(943)**
Cash flow from investing activity			
Cash flow from investing activity		**-**	**-**
Cash flow from financing activity			
Other income from financial activity		1 432	2 741
Other payments from financial activity		(981)	(1 843)
Cash flow from financing activity		**451**	**898**
Net change in cash and cash equivalents		**20**	**(45)**
Cash and cash equivalents at the beginning of the year		222	267
Cash and cash equivalents at the end of the year	7	**242**	**222**

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