

**Statement of comprehensive income****30.Jun.23**

	<b>30.06.2023</b>	<b>30.06.2022</b>
	<b>BGN'000</b>	<b>BGN'000</b>
Revenue from financial assets	6 938	4 186
Revenue from contracts with clients	134	204
Other revenue	14	1
Hired service expenses	(855)	(599)
Expenses for personell	(1 523)	(1 223)
Depreciation and amortization	(238)	(192)
Other expenses	(429)	(307)
Impairment	(1 600)	(1 011)
Net effect from NPL sale	(508)	-
Interst expense and other financial expensees	(813)	(499)
<b>Profit before tax</b>	<b>1 120</b>	<b>560</b>
<b>Tax</b>	<b>-</b>	<b>-</b>
<b>Profit for the period</b>	<b>1 120</b>	<b>560</b>
<b>Other comprehensive income</b>	<b>-</b>	<b>-</b>
<b>Total comprehnsive income</b>	<b>1 120</b>	<b>560</b>

**Statement of financial position**  
**30.Jun.23**

	<b>30.06.2023</b>	<b>31.12.2022</b>
	<b>BGN'000</b>	<b>BGN'000</b>
<b>Assets</b>		
<b>Non - current assets</b>		
Intangible assets and equipment	1 054	1 149
Right of use assets	560	691
Deferred tax assets	15	15
	<u>1 629</u>	<u>1 855</u>
<b>Current assets</b>		
Loan receivables	18 802	16 235
Related party receivables	21	145
Trade receivable	21	147
Other current assets	834	70
Guarantees	119	108
Cash and cash equivalents	1 497	3 209
	<u>21 294</u>	<u>19 914</u>
<b>Total Assets</b>	<u><u>22 923</u></u>	<u><u>21 769</u></u>
<b>EQUITY AND LIABILITIES</b>		
<b>EQUITY</b>		
Share capital	3 500	3 500
Legal reserves	2 490	2 490
Retained earnings	3 290	2 170
<b>TOTAL EQUITY</b>	<u>9 280</u>	<u>8 160</u>
<b>LIABILITIES</b>		
<b>Non-current liabilities</b>		
Bond payables	2 959	2 952
Long-term loans from related parties	-	-
Non-current lease lease	488	488
Non-current borrowings	2 012	2 212
	<u>5 459</u>	<u>5 652</u>
<b>Current liabilities</b>		
Bond payables	544	1 050
Related party payables	-	52
Current lease liabilities	152	267
Trade payable	150	78
Tax payables	66	69
Employee benefits and payables to social security institutions	265	278
Payables for continuing interest in financial assets	6 515	5 341
Short-term borrowings	460	738
Other payables	32	84
	<u>8 184</u>	<u>7 957</u>
<b>TOTAL LIABILITIES</b>	<u>13 643</u>	<u>13 609</u>
<b>TOTAL EQUITY AND LIABILITIES</b>	<u><u>22 923</u></u>	<u><u>21 769</u></u>

**Cash Flow Statement****30.Jun.23**

	<b>30.06.2023</b>	<b>30.06.2022</b>
	<b>BGN'000</b>	<b>BGN'000</b>
<b>Cash flows from operating activity</b>		
Proceeds from loans, including interests	14 682	10 231
Loans granted	(12 087)	(10 224)
Cash proceeds from other sales	18	5
Payments to suppliers and receivables from other customers, net	(1 296)	(786)
Payments to employees and social security institutions	(1 533)	(1 251)
Tax payments, other than income tax	(69)	(66)
Other payments, net	(123)	(119)
<b>Net cash flows used in operating activity</b>	<b>(408)</b>	<b>(2 210)</b>
<b>Cash flows from financing activity</b>		
Proceeds from borrowings	4 422	3 981
Payments for borrowings	(5 309)	(1 214)
Interest payments	(255)	(344)
Payments under lease contracts	(162)	(169)
<b>Net cash flows from financing activity</b>	<b>(1 304)</b>	<b>2 254</b>
<b>Net increase of cash and cash equivalents</b>	<b>(1 712) #</b>	<b>44</b>
Cash and cash equivalents on 1 January	3 209	518
<b>Cash and cash equivalents on 31 March</b>	<b>1 497</b>	<b>562</b>

Statement of changes in Equity

30.Jun.23

	Share capital	Reserves	Retained earnings	Total
	BGN'000	BGN'000	BGN'000	BGN'000
Balance on 31 December 2022	3500	2490	2170	8 160
<i>Changes in equity for 2023:</i>				
Total comprehensive income for the period			1 120	1 120
Balance on 30 June 2023	3 500	2 490	3 290	9 280