



CONSOLIDATED FINANCIAL STATEMENT OF COMPREHENSIVE INCOME
for the year ended on 31 December 2017
of “Sofia Commerce Pawnshops” JSC

<i>(All amounts are in thousands of BGN)</i>	Notes	<u>2017</u>	<u>2016</u>
Revenue from interests, taxes and penalties		5 393	5 096
Expenses for interests and taxes		<u>(10)</u>	<u>(324)</u>
Net revenue from interests, taxes and penalties	4	<u>5 383</u>	<u>4 772</u>
Other revenues from operations, net	5	110	56
Other financial revenues	6	4	253
General administrative and other operational expenses	7	<u>(4 470)</u>	<u>(3 649)</u>
Operating profit before tax		<u>1 027</u>	<u>1 432</u>
Profit tax expenses	8	<u>(107)</u>	<u>(136)</u>
Annual profit		<u>920</u>	<u>1 296</u>
Other comprehensive income, net from tax			
Actuarial gains (losses), net from tax	9	<u>(21)</u>	<u>5</u>
		<u>(21)</u>	<u>5</u>
Total comprehensive income		<u>899</u>	<u>1 301</u>
Profit per share			
Main (BG coins per share)	10	<u>36.0</u>	<u>55.4</u>

The applications are an inseparable part from this financial statement

This consolidated financial statement has been approved by the Board of Directors on 10.04.2018

Compiler:
 Zlatka Barakova
 /general accountant/

Director:
 Irena Vacheva
 /C.E.O./



CONSOLIDATED STATEMENT OF FINANCIAL POSITION
for the year ended on 31 December 2017
of “Sofia Commerce Pawnshops” JSC

(All amounts are in thousands of BGN)

	Notes	<u>31 December 2017</u>	<u>31 December 2016</u>
ASSETS			
Cash and cash equivalents	11	1051	3318
Lended loans to clients	12	9075	6518
Other financial assets, net	13	96	-
Assets from deferred taxes	14	41	26
Property and equipment	15	441	523
Other assets	16	199	33
TOTAL ASSETS		<u>10903</u>	<u>10418</u>
LIABILITIES			
Obligations for staff and social security’s costs	17	508	332
Obligations on leasing contracts	18	13	16
Tax obligations	19	42	45
Other liabilities	20	69	53
TOTAL LIABILITIES		<u>632</u>	<u>446</u>
EQUITY			
Share capital		2421	2421
Reserves		4159	4180
Undivided profit		3691	3371
TOTAL EQUITY	22	<u>10271</u>	<u>9972</u>
TOTAL EQUITY AND LIABILITIES		<u>10903</u>	<u>10418</u>

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CONSOLIDATED STATEMENT FOR AMENDMENT IN EQUITY
for the year ended on 31 December 2017
of “Sofia Commerce Pawnshops” JSC

(All amounts are in thousands of BGN)

Notes	Share capital	Premium reserve	Reserve from actuarial gains and losses,	Other reserves	Non-distributed benefits	Total equity
	2 220	747		2 623	4 195	9 785
	-	-	-	-	1 296	1 296
	-	-	5	-	-	5
<i>Total comprehensive income</i>	-	-	5	-	1 296	1 301
Dividends paid	-	-	-	-	(2 120)	(2 120)
Issuance of shares	201	805	-	-	-	1 006
Balance on 31st Dec. 2016	22	2 421	1 552	5	2 623	3 371
	-	-	-	-	920	920
	-	-	(21)	-	-	(21)
<i>Total comprehensive income</i>	-	-	(21)	-	920	899
Dividends paid	-	-	-	-	(600)	(600)
Balance on 30 June 2017	22	2 421	1 552	(16)	2 623	3 691

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CONSOLIDATED CASH FLOW STATEMENT

for the year ended on 31 December 2017

of "Sofia Commerce Pawnshops" JSC

<i>(All amounts in thousands of BGN)</i>	Notes	<u>2017</u>	<u>2016</u>
Cash flow from operations			
Proceeds from interest and taxes		4 963	5 032
Payments for interests and taxes		(7)	(249)
Payments from granted loans for pledge, net		(66 441)	(59 878)
Proceeds from paid loans for pledge		61 609	59 688
Payments on granted unsecured loans, net		(18)	(900)
Proceeds from paid unsecured loans		131	103
Proceeds from sales of pledged property		2 516	1 999
Payments for providers		(623)	(608)
Payments for staff and social security		(3 417)	(2 681)
Tax paid on profits		(140)	(132)
Other flows from operations, net		<u>(143)</u>	<u>(81)</u>
<i>Net cash change-over used for operations</i>		<u>(1 570)</u>	<u>2 293</u>
Cash flow from investments			
Proceeds from sales of financial assets			795
Purchase of equipment		(16)	(7)
Proceeds from sales of equipment		<u>12</u>	<u></u>
<i>Net cash change-over used for investments</i>		<u>(4)</u>	<u>788</u>
Cash flow from financial activity			
Issuance of shares			1006
Payments for the purchase of financial instruments		(92)	
Bond issue payments			(1 195)
Purchase of own shares			(1 808)
Dividends received			103
Dividends paid		(598)	(2 119)
Other cash flows from financial activity		(3)	(11)
<i>Net cash change-over used for financial activity</i>	21	<u>(693)</u>	<u>(4 024)</u>
Net increase/(decrease) of cash change-over and equivalents		<u>(2 267)</u>	<u>(943)</u>
Cash change-over and equivalents at the beginning of the period		<u>3 318</u>	<u>4 261</u>

**Cash change-over and equivalents at the
end of the period**

11

1 051

3 318

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