

ANNUAL INDIVIDUAL AUDITED FINANCIAL STATEMENT FOR THE YEAR OF 2020

BALANCE SHEET

(on individual basis)



of "SOFIA COMMERCE PAWNSHOPS" JSC

until 31.12.2020

(all amounts in thousands of BGN)

ASSETS	Code	Current period	Previous period	EQUITY, MINORITY PARTICIPATION AND LIABILITIES	Code	Current period	Previous period
a	b	1	2	a	b	1	2
<b>A. NON-CURRENT ASSETS</b>				<b>A. EQUITY</b>			
<b>I. Properties, machines, facilities and equipment</b>				<b>I. Core capital</b>			
1. Lands	1-0011	5	5	Registered and imported capital, including:	1-0411	2373	2373
2. Buildings and constructions	1-0012	716	773	ordinary shares	1-0411-1	2172	2400
3. Machines and equipment	1-0013			preferred shares	1-0411-2	201	201
4. Facilities	1-0014			Purchased own ordinary shares	1-0417	-70	
5. Transportation	1-0015	48	5	Purchased own preferred shares	1-0417-1		
6. Business inventory	1-0017-1	19	24	Not imported capital	1-0416		
7. Expences for acquisition and liquidation of fixed assets	1-0018			<b>Total for group I:</b>	<b>1-0410</b>	<b>2303</b>	<b>2373</b>
8. Others	1-0017			<b>II. Reserves</b>			
<b>Total for group I</b>	<b>1-0010</b>	<b>788</b>	<b>807</b>	1. Premium reserves for the issue of securities	1-0421	1077	1433
<b>II. Investment properties</b>	<b>1-0041</b>			2. Reserve of subsequent estimates of assets	1-0422		
<b>III. Biological assets</b>	<b>1-0016</b>			3. Targeted reserves, including:	1-0423	2461	2548
<b>IV. Intangible assets</b>				general reserves	1-0424	2623	2623
1. Property rights	1-0021			specialized reserves	1-0425		
2. Program products	1-0022			other reserves	1-0426	-162	-75
3. Development products	1-0023			<b>Total for group II:</b>	<b>1-0420</b>	<b>3538</b>	<b>3981</b>
4. Others	1-0024			<b>III. Financial result</b>			
<b>Total for group IV:</b>	<b>1-0020</b>	<b>0</b>	<b>0</b>	1. Accumulated profit (loss), includ	1-0451	3213	2478
				undivided profit	1-0452	3213	2478
<b>V. Commercial reputation</b>				not defrayed loss	1-0453		
1. Positive reputation	1-0051			one-time effect from changes in accounting policy	1-0451-1		
2. Negative reputation	1-0052			2. Current profit	1-0454	1446	1215

<i>Total for group V:</i>	<i>1-0050</i>	<i>0</i>	<i>0</i>	3. Current loss	1-0455		
<b>VI. Financial assets</b>				<i>Total for group III:</i>	<i>1-0450</i>	<i>4659</i>	<i>3693</i>
1. Investments in:	1-0031	1201	1212				
subsidiaries	1-0032	1201	1212				
joint ventures	1-0033			<b>TOTAL FOR SECTION "A" (I+II+III):</b>	<b>1-0400</b>	<b>10500</b>	<b>10047</b>
associated ventures	1-0034						
other ventures	1-0035						
2. Held until date of payment	1-0042	0	0	<b>B. MINORITY PARTICIPATION</b>	<b>1-0400-1</b>		
government securities	1-0042-1						
bonds, including:	1-0042-2			<b>C. NON-CURRENT LIABILITIES</b>			
municipal bonds	1-0042-3			<b>I. Comercial and other obligations</b>			
other investments, held until date of payment	1-0042-4			1. Obligations for related ventures	1-0511		
3. Others	1-0042-5			2. Obligations on received loans from banks and non-bank financial	1-0512		
<i>Total for group VI:</i>	<i>1-0040</i>	<i>1201</i>	<i>1212</i>	3. Obligations on the Law of settling non-performing loans	1-0512-1		
<b>VII. Commercial and other receivables</b>				4. Obligations on received commercial loans	1-0514		
1. Receivables from related ventures	1-0044			5. Obligations on bond loans	1-0515		
2. Receivables on commercial loans	1-0045			6. Others	1-0517	675	280
3. Receivables on financial leasing	1-0046-1			Total for group I:	<b>1-0510</b>	675	280
4. Others	1-0046						
<i>Total for group VII</i>	<i>1-0040-1</i>	<i>0</i>	<i>0</i>	II. Other non-current liabilities	<b>1-0510-1</b>		
				III. Profits for future periods	<b>1-0520</b>		
<b>VIII. Expenses for future periods</b>	<b>1-0060</b>			IV. Liabilities on deferred taxes	<b>1-0516</b>		
<b>IX. Assets on deferred taxes</b>	<b>1-0060-1</b>	<b>93</b>	<b>75</b>	V. Financing	<b>1-0520-1</b>		
<b>TOTAL FOR SECTION "A" (I+II+III+IV+V+VI+VII+VIII+IX):</b>	<b>1-0100</b>	<b>2082</b>	<b>2094</b>	<b>TOTAL FOR SECTION "C" (I+II+III+IV+V):</b>	<b>1-0500</b>	<b>675</b>	<b>280</b>
<b>B. CURRENT ASSETS</b>				<b>D. CURRENT LIABILITIES</b>			
<b>I. Inventories</b>				<b>I. Comercial and other obligations</b>			
1. Materials	1-0071			1. Obligations on received loans from banks and non-bank financial institutions	1-0612	46	6
2. Production	1-0072			2. Current part from non-current obligations	1-0510-2		

3. Goods	1-0073			3. Current obligations, including:	1-0630	785	594
4. Unfinished production	1-0076			obligations on related ventures	1-0611	273	
	1-0074			obligations on received commercial loans	1-0614		
5. Biological assets				obligations on clients and providers	1-0613	114	75
6. Others	1-0077			received advances	1-0613-1		
<b>Total for group I:</b>	<b>1-0070</b>	<b>0</b>	<b>0</b>	obligations for staff	1-0615	288	364
				obligations on insurance enterprises	1-0616	32	34
<b>II. Commercial and other receivables</b>				tax obligations	1-0617	78	121
1. Receivables from related ventures	1-0081		22	4. Others	1-0618	222	995
2. Receivables from clients and providers	1-0082	6895	7384				
3. Provided advances	1-0086-1			5. Provisions	1-0619		
4. Receivables on commercial loans	1-0083			<b>Total for group I:</b>	<b>1-0610</b>	<b>1053</b>	<b>1595</b>
5. Court receivables	1-0084						
6. Tax recovery	1-0085			<b>II. Other current liabilities</b>	<b>1-0610-1</b>		
7. Receivables from staff	1-0086-2						
8. Others	1-0086	40	38	<b>III. Profits for future periods</b>	<b>1-0700</b>		
<b>Total for group II:</b>	<b>1-0080</b>	<b>6935</b>	<b>7444</b>				
				<b>IV. Financing</b>	<b>1-0700-1</b>		
<b>III. Financial assets</b>							
1. Financial assets, held for trading, including debt securities	1-0093	33	85	<b>TOTAL FOR SECTION "D" (I+II+III+IV):</b>	<b>1-0750</b>	<b>1053</b>	<b>1595</b>
derivatives	1-0093-1						
others	1-0093-2						
2. Financial assets, declared for sale	1-0093-3	33	85				
3. Others	1-0093-4						
	1-0095						
<b>Total for group III:</b>	<b>1-0090</b>	<b>33</b>	<b>85</b>				
<b>IV. Finances and finance equivalents</b>							
1. Finances in cash	1-0151	2553	2184				
2. Finances in unlimited deposits	1-0153	618	111				
3. Blocked finances	1-0155						
4. Finance equivalents	1-0157						
<b>Total for group IV:</b>	<b>1-0150</b>	<b>3171</b>	<b>2295</b>				
<b>V. Expenses for future periods</b>	<b>1-0160</b>	<b>7</b>	<b>4</b>				
<b>TOTAL FOR SECTION "B"(I+II+III+IV+V)</b>	<b>1-0200</b>	<b>10146</b>	<b>9828</b>				

<b>TOTAL ASSETS (A + B):</b>	<b>1-0300</b>	<b>12228</b>	<b>11922</b>	<b>EQUITY, MINORITY PARTICIPATION AND LIABILITIES (A + B + C + D):</b>	<b>1-0800</b>	<b>12228</b>	<b>11922</b>
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## THE INCOME STATEMENT

(on individual basis)

of "SOFIA COMMERCE PAWNSHOPS" JSC

until 31.12.2020

(all amounts in thousands of BGN)

EXPENSES	Code	Current period	Previous period	REVENUES	Code	Current period	Previous period
a	b	1	2	a	b	1	2
<b>A. Operating costs</b>				<b>A. Operating profits</b>			
<b>I. Nature of expenses</b>				<b>I. Net revenues from sales of:</b>			
1. Costs of materials	2-1120	92	96	1. Production	2-1551		
2. Costs of external services	2-1130	244	254	2. Goods	2-1552		
3. Costs for amortization	2-1160	267	283	3. Services	2-1560	6121	6013
4. Costs for salaries	2-1140	3637	3736	4. Others	2-1556	73	79
5. Costs for insurance	2-1150	226	234	<b>Total for group I:</b>	<b>2-1610</b>	<b>6194</b>	<b>6092</b>
6. Balance amount of sold assets (without production)	2-1010						
7. Change in stock of production and work in progress	2-1030			<b>II. Revenues from financing</b>	<b>2-1620</b>		
8. Others, including:	2-1170	62	103	including from the Government	2-1621		
impairment of assets	2-1171						
provisions	2-1172			<b>III. Financial revenues</b>			
<b>Total for group I:</b>	<b>2-1100</b>	<b>4528</b>	<b>4706</b>	1. Revenues from interests	2-1710		
				2. Revenues from dividends	2-1721	10	29
<b>II. Financial expenses</b>				3. Positive differences from operations with financial assets and instruments	2-1730	11	8
1. Expenses for interests	2-1210	32	41	4. Positive foreign exchange difference	2-1740		
2. Negative differences from operations with financial assets and instruments	2-1220	36	14	5. Others	2-1745	3	
3. Negative foreign exchange difference	2-1230		1	<b>Total for group III:</b>	<b>2-1700</b>	<b>24</b>	<b>37</b>
4. Others	2-1240	15	17				
<b>Total for group II:</b>	<b>2-1200</b>	<b>83</b>	<b>73</b>				
<b>B. Total expenses for activity (I + II)</b>	<b>2-1300</b>	<b>4611</b>	<b>4779</b>	<b>B. Total revenues from activity (I + II + III):</b>	<b>2-1600</b>	<b>6218</b>	<b>6129</b>
<b>C. Profit from activity</b>	<b>2-1310</b>	<b>1607</b>	<b>1350</b>	<b>C. Loss form activity</b>	<b>2-1810</b>	<b>0</b>	<b>0</b>
<b>III. Revenue share of associates and joint ventures</b>	<b>2-1250-1</b>			<b>IV. Loss share of associates and joint ventures</b>	2-1810-1		
<b>IV. Exceptional expenses</b>	<b>2-1250</b>			<b>V. Exceptional profit</b>	2-1750		
<b>D. Total expenses (B+ III +IV)</b>	<b>2-1350</b>	<b>4611</b>	<b>4779</b>	<b>D. Total revenues (B + IV + V)</b>	<b>2-1800</b>	<b>6218</b>	<b>6129</b>
<b>E. Pre-tax profit</b>	<b>2-1400</b>	<b>1607</b>	<b>1350</b>	<b>E. Pre-tax loss</b>	<b>2-1850</b>	<b>0</b>	<b>0</b>
<b>V. Expenses for taxes</b>	<b>2-1450</b>	<b>161</b>	<b>135</b>				
1. Expenses on current corporate tax on profits	2-1451	170	131				
2. Expenses / (savings) of deferred corporate income taxes	2-1452	-9	4				
3. Others	2-1453						
<b>F. Profit after tax (E - V)</b>	<b>2-0454</b>	<b>1446</b>	<b>1215</b>	<b>F. Loss after tax (E + V)</b>	<b>2-0455</b>	<b>0</b>	<b>0</b>
<b>including minority interests</b>	<b>2-0454-1</b>			<b>including minority interests</b>	<b>2-0455-1</b>		
<b>J. Net profit for the period</b>	<b>2-0454-2</b>	<b>1446</b>	<b>1215</b>	<b>J. Net loss for the period</b>	<b>2-0455-2</b>	<b>0</b>	<b>0</b>
<b>TOTAL (D + V + F):</b>	<b>2-1500</b>	<b>6218</b>	<b>6129</b>	<b>TOTAL (D + F):</b>	<b>2-1900</b>	<b>6218</b>	<b>6129</b>

Note: Reference № 2 - The Income Statement is prepared only on an accrual basis.

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## CASH FLOW STATEMENT BY THE DIRECT METHOD

(on individual basis)



of "SOFIA COMMERCE PAWNHOPS" JSC

until 31.12.2020

(all amounts in thousands of BGN)

CASH FLOWS	Code	Current period	Previous period
a	b	1	2
<b>A. Cash flow from operations</b>			
1. Proceeds from clients	3-2201	1324	1586
2. Payments for providers	3-2201-1	-566	-597
3. Payments/proceeds, related with financial assets, held for commercial purpose	3-2202		
4. Payments for emolument	3-2203	-3943	-3754
5. Paid/recovered taxes (without corporate income tax)	3-2206		
6. Paid corporate income taxes	3-2206-1	-158	-152
7. Interests received	3-2204	5608	5448
8. Paid bank taxes and interests on short-term loans	3-2204-1		
9. Currency differences	3-2205		
10. Other proceeds/payments from operations	3-2208	-38	-96
<b>Net cash flow from operations (A):</b>	<b>3-2200</b>	<b>2227</b>	<b>2435</b>
<b>B. Cash flow from investments</b>			
1. Purchasing long-term assets	3-2301	-3	-12
2. Proceeds from sales of long-term assets	3-2301-1		
3. Loans granted	3-2302		
4. Loans reimbursed (paid), incl. under finance leases	3-2302-1		
5. Interest received on loans granted	3-2302-2		
6. Purchased investments	3-2302-3	11	
7. Proceeds from sales of investments	3-2302-4		
8. Dividends received from investments	3-2303	10	29
9. Currency differences	3-2305		
10. Other proceeds/payments from investments	3-2306		
<b>Net investment flow (B):</b>	<b>3-2300</b>	<b>18</b>	<b>17</b>
<b>C. Cash flows from financial activities</b>			
1. Proceeds from the issue of securities	3-2401		
2. Payments on reverse acquisition of securities	3-2401-1	-426	
3. Proceeds from loans	3-2403		
4. Paid loans	3-2403-1		
5. Paid obligations under leasing contracts	3-2405		
6. Paid interests, taxes and commissions on loans with investment purposes	3-2404		
7. Dividends paid	3-2404-1	-929	-878
8. Other proceeds/payments from financial activity	3-2407	-14	
<b>Net flow from financial activities (C):</b>	<b>3-2400</b>	<b>-1369</b>	<b>-878</b>
<b>D. Changes of the cash funds for the period (A + B + C):</b>	<b>3-2500</b>	<b>876</b>	<b>1574</b>
<b>E. Cash funds at the beginning of the period</b>	<b>3-2600</b>	<b>2295</b>	<b>721</b>
<b>F. Cash funds at the end of the period, including:</b>	<b>3-2700</b>	<b>3171</b>	<b>2295</b>
stock in cash and in bank accounts	3-2700-1	3171	2295
blocked cash funds	3-2700-2		

**Note:**

In the cell "Cash funds at the beginning of the period", the amount of cash is stated at the beginning of the relevant year.

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increases	4-10											0	
decreases	4-11											0	
4. Subsequent valuations of financial assets and instruments, including	4-12	0	0	0	0	0	0	0	0	0	0	0	0
increases	4-13											0	
decreases	4-14											0	
5. Effect of deferred taxes	4-16-1											0	
6. Other changes	4-16	-70	-355									-425	
<b>Balance at the end of the reporting period</b>	<b>4-17</b>	<b>2303</b>	<b>1078</b>	<b>0</b>	<b>2623</b>	<b>0</b>	<b>-162</b>	<b>4658</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10500</b>	<b>0</b>
7. Changes from translations of annual financial statements of enterprises abroad	4-18											0	
8. Changes from recalculation of financial statements in hyperinflation	4-19											0	
<b>Equity at the end of the reporting period</b>	<b>4-20</b>	<b>2303</b>	<b>1078</b>	<b>0</b>	<b>2623</b>	<b>0</b>	<b>-162</b>	<b>4658</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10500</b>	<b>0</b>

**Note: The row "Balance at the beginning of the reporting period" indicates the balance that is at the end of the previous year.**

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**REPORT ON INVESTMENTS IN SUBSIDIARIES, JOINT, ASSOCIATED AND OTHER ENTERPRISES**

of "SOFIA COMMERCE PAWNHOPS" JSC  
until 31.12.2020

*(all amounts in thousands of BGN)*

Name and headquarters of the enterprises in which the investments are made	Code of the row	Amount of the investment	Percentage of investment in the capital of the other enterprise	Investment in securities admitted to trading on a stock exchange	Investment in securities not admitted to trading on a stock exchange
a	b	1	2	3	4
<b>A. IN THE COUNTRY</b>					
<b>I. Investments in subsidiaries</b>					
SOFCOM LEASING EOOD (LTD) - BULGARIA		1000	100		1000
SOFCOM GOLD EOOD (LTD)		5	100		5
3					0
4					0
5					0
6					0
7					0
8					0
9					0
10					0
11					0
12					0
13					0
14					0
15					0
<b>Total amount I:</b>	<b>8-4001</b>	<b>1005</b>		<b>0</b>	<b>1005</b>
<b>II. Investments in joint ventures</b>					
1					0
2					0
3					0
4					0
5					0
6					0
7					0

8					0
9					0
10					0
11					0
12					0
13					0
14					0
15					0
<b>Total amount II:</b>	<b>8-4006</b>	<b>0</b>		<b>0</b>	<b>0</b>
<b>III. Investments in associated enterprises</b>					
1					0
2					0
3					0
4					0
5					0
6					0
7					0
8					0
9					0
10					0
11					0
12					0
13					0
14					0
15					0
<b>Total amount III:</b>	<b>84011</b>	<b>0</b>		<b>0</b>	<b>0</b>
<b>IV. Investments in other enterprises</b>					
1					0
2					0
3					0
4					0
5					0
6					0
7					0
8					0
9					0
10					0
11					0
12					0
13					0
14					0
15					0
<b>Total amount IV:</b>	<b>8-4016</b>	<b>0</b>		<b>0</b>	<b>0</b>
<b>Total amount for the country (I+II+III+IV):</b>	<b>8-4025</b>	<b>1005</b>		<b>0</b>	<b>1005</b>
<b>B. ABROAD</b>					
<b>I. Investments in subsidiaries</b>					

MAKKOM GROUP DOEL (LTD) - MACEDONIA					0
MAKKOM ZALOZI DOOEL (LTD) - MACEDONIA		196	100		196
3					0
4					0
5					0
6					0
7					0
8					0
9					0
10					0
11					0
12					0
13					0
14					0
15					0
<b>Total amount I:</b>	<b>8-4030</b>	<b>196</b>		<b>0</b>	<b>196</b>
<b>II. Investments in joint enterprises</b>					
1					0
2					0
3					0
4					0
5					0
6					0
7					0
8					0
9					0
10					0
11					0
12					0
13					0
14					0
15					0
<b>Total amount II:</b>	<b>8-4035</b>	<b>0</b>		<b>0</b>	<b>0</b>
<b>III. Investments in associated enterprises</b>					
1					0
2					0
3					0
4					0
5					0
6					0
7					0
8					0
9					0
10					0

11					0
12					0
13					0
14					0
15					0
<b>Total amount III:</b>	<b>8-4040</b>	<b>0</b>		<b>0</b>	<b>0</b>
<b>IV. Investments in other enterprises</b>					
1					0
2					0
3					0
4					0
5					0
6					0
7					0
8					0
9					0
10					0
11					0
12					0
13					0
14					0
15					0
<b>Total amount IV:</b>	<b>8-4045</b>	<b>0</b>		<b>0</b>	<b>0</b>
<b>Total amount for abroad (I+II+III+IV):</b>	<b>8-4050</b>	<b>196</b>		<b>0</b>	<b>196</b>

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