

ANNUAL AUDITED CONSOLIDATED FINANCIAL STATEMENT FOR THE YEAR OF 2020

BALANCE SHEET

(on consolidated 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
A. NON-CURRENT ASSETS				A. EQUITY			
I. Properties, machines, facilities and equipment				I. Core capital			
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	2172
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	65	28	Purchased own preferred shares	1-0417-1		
6. Business inventory	1-0017-1	21	27	Not imported capital	1-0416		
7. Expences for acquisition and liquidation of fixed assets	1-0018			Total for group I:	1-0410	2303	2373
8. Others	1-0017			II. Reserves			
Total for group I	1-0010	807	833	1. Premium reserves for the issue of securities	1-0421	1077	1433
II. Investment properties	1-0041	0		2. Reserve of subsequent estimates of assets	1-0422		
III. Biological assets	1-0016	0		3. Targeted reserves, including:	1-0423	2461	2550
IV. Intangible assets				general reserves	1-0424	2623	2625
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			Total for group II:	1-0420	3538	3983
4. Others	1-0024			III. Financial result			
Total for group IV:	1-0020	0	0	1. Accumulated profit (loss), includ	1-0451	3471	2482
				undivided profit	1-0452	3470	2482
V. Commercial reputation				not defrayed loss	1-0453		
1. Positive reputation	1-0051			one-time effect from changes in accounting policy	1-0451-1	1	
2. Negative reputation	1-0052			2. Current profit	1-0454	1553	1460

<i>Total for group V:</i>	<i>1-0050</i>	<i>0</i>	<i>0</i>	3. Current loss	1-0455		
VI. Financial assets				<i>Total for group III:</i>	<i>1-0450</i>	<i>5024</i>	<i>3942</i>
1. Investments in:	1-0031	0	0				
subsidiaries	1-0032						
joint ventures	1-0033			TOTAL FOR SECTION "A" (I+II+III):	1-0400	10865	10298
associated ventures	1-0034						
other ventures	1-0035						
2. Held until date of payment	1-0042	0	0	B. MINORITY PARTICIPATION	1-0400-1		
government securities	1-0042-1						
bonds, including:	1-0042-2			C. NON-CURRENT LIABILITIES			
municipal bonds	1-0042-3			I. Comercial and other obligations			
other investments, held until date of payment	1-0042-4			1. Obligations for related ventures	1-0511		
3. Others	1-0042-5		1	2. Obligations on received loans from banks and non-bank financial	1-0512	19	
<i>Total for group VI:</i>	<i>1-0040</i>	<i>0</i>	<i>1</i>	3. Obligations on the Law of settling non-performing loans	1-0512-1		
VII. Commercial and other receivables				4. Obligations on received commercial loans	1-0514		24
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:	1-0510	694	304
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	1-0510-1		
				III. Profits for future periods	1-0520		
VIII. Expenses for future periods	1-0060			IV. Liabilities on deferred taxes	1-0516		
IX. Assets on deferred taxes	1-0060-1	95	75	V. Financing	1-0520-1		
TOTAL FOR SECTION "A" (I+II+III+IV+V+VI+VII+VIII+IX):	1-0100	902	909	TOTAL FOR SECTION "C" (I+II+III+IV+V):	1-0500	694	304
B. CURRENT ASSETS				D. CURRENT LIABILITIES			
I. Inventories				I. Comercial and other obligations			
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	278	278	3. Current obligations, including:	1-0630	535	875
4. Unfinished production	1-0076			obligations on related ventures	1-0611		
	1-0074			obligations on received commercial loans	1-0614		204
5. Biological assets				obligations on clients and providers	1-0613	119	80
6. Others	1-0077			received advances	1-0613-1		25
Total for group I:	1-0070	278	278	obligations for staff	1-0615	296	376
				obligations on insurance enterprises	1-0616	33	34
II. Commercial and other receivables				tax obligations	1-0617	87	156
1. Receivables from related ventures	1-0081			4. Others	1-0618	222	995
2. Receivables from clients and providers	1-0082	7740	8277	5. Provisions	1-0619		
3. Provided advances	1-0086-1			Total for group I:	1-0610	803	1876
4. Receivables on commercial loans	1-0083						
5. Court receivables	1-0084		13	II. Other current liabilities	1-0610-1		
6. Tax recovery	1-0085	6	1				
7. Receivables from staff	1-0086-2			III. Profits for future periods	1-0700		
8. Others	1-0086	65	38				
Total for group II:	1-0080	7811	8329	IV. Financing	1-0700-1		
III. Financial assets				TOTAL FOR SECTION "D" (I+II+III+IV):	1-0750	803	1876
1. Financial assets, held for trading, including	1-0093	33	85				
debt securities	1-0093-1						
derivatives	1-0093-2						
others	1-0093-3	33	85				
2. Financial assets, declared for sale	1-0093-4						
3. Others	1-0095						
Total for group III:	1-0090	33	85				
IV. Finances and finance equivalents							
1. Finances in cash	1-0151	2565	2434				
2. Finances in unlimited deposits	1-0153	766	439				
3. Blocked finances	1-0155						
4. Finance equivalents	1-0157						
Total for group IV:	1-0150	3331	2873				
V. Expenses for future periods	1-0160	7	4				
TOTAL FOR SECTION "B"(I+II+III+IV+V)	1-0200	11460	11569				

TOTAL ASSETS (A + B):	1-0300	12362	12478	EQUITY, MINORITY PARTICIPATION AND LIABILITIES (A + B + C + D):	1-0800	12362	12478
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Compiler Magdalena Milanova



THE INCOME STATEMENT

(on consolidated 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
A. Operating costs				A. Operating profits			
<i>I. Nature of expenses</i>				<i>I. Net revenues from sales of:</i>			
1. Costs of materials	2-1120	104	108	1. Production	2-1551	0	
2. Costs of external services	2-1130	311	343	2. Goods	2-1552	0	7
3. Costs for amortization	2-1160	274	284	3. Services	2-1560	6538	6438
4. Costs for salaries	2-1140	3757	3843	4. Others	2-1556	100	80
5. Costs for insurance	2-1150	262	270	Total for group I:	2-1610	6638	6525
6. Balance amount of sold assets (without production)	2-1010		6				
7. Change in stock of production and work in progress	2-1030			II. Revenues from financing	2-1620	0	
8. Others, including:	2-1170	128	162	including from the Government	2-1621	0	
impairment of assets	2-1171		9				
provisions	2-1172			III. Financial revenues			
Total for group I:	2-1100	4836	5016	1. Revenues from interests	2-1710	2	221
				2. Revenues from dividends	2-1721	0	
II. Financial expenses				3. Positive differences from operations with financial assets and instruments	2-1730	11	8
1. Expenses for interests	2-1210	35	70	4. Positive foreign exchange difference	2-1740	1	
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	4	2	Total for group III:	2-1700	17	229
4. Others	2-1240	16	24				
Total for group II:	2-1200	91	110				
B. Total expenses for activity (I + II)	2-1300	4927	5126	B. Total revenues from activity (I + II + III):	2-1600	6655	6754
C. Profit from activity	2-1310	1728	1628	C. Loss form activity	2-1810	0	0
<i>III. Revenue share of associates and joint ventures</i>	<i>2-1250-1</i>			<i>IV. Loss share of associates and joint ventures</i>	2-1810-1		
<i>IV. Exceptional expenses</i>	<i>2-1250</i>			<i>V. Exceptional profit</i>	2-1750		
D. Total expenses (B+ III +IV)	2-1350	4927	5126	D. Total revenues (B + IV + V)	2-1800	6655	6754
E. Pre-tax profit	2-1400	1728	1628	E. Pre-tax loss	2-1850	0	0
<i>V. Expenses for taxes</i>	<i>2-1450</i>	<i>175</i>	<i>168</i>				
1. Expenses on current corporate tax on profits	2-1451	186	164				
2. Expenses / (savings) of deferred corporate income taxes	2-1452	-11	4				
3. Others	2-1453						
F. Profit after tax (E - V)	2-0454	1553	1460	F. Loss after tax (E + V)	2-0455	0	0
including minority interests	2-0454-1			including minority interests	2-0455-1		
J. Net profit for the period	2-0454-2	1553	1460	J. Net loss for the period	2-0455-2	0	0
TOTAL (D + V + F):	2-1500	6655	6754	TOTAL (D + F):	2-1900	6655	6754

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 consolidated basis)



of "SOFIA COMMERCE PAWNSHOPS" JSC
until 31.12.2020

(all amounts in thousands of BGN)

CASH FLOWS	Code	Current period	Previous period
a	b	1	2
A. Cash flow from operations			
1. Proceeds from clients	3-2201	1892	4379
2. Payments for providers	3-2201-1	-1128	-3994
3. Payments/proceeds, related with financial assets, held for commercial purpose	3-2202		
4. Payments for emolument	3-2203	-4135	-3865
5. Paid/recovered taxes (without corporate income tax)	3-2206		-52
6. Paid corporate income taxes	3-2206-1	-206	-152
7. Interests received	3-2204	5710	5683
8. Paid bank taxes and interests on short-term loans	3-2204-1	-5	-7
9. Currency differences	3-2205		
10. Other proceeds/payments from operations	3-2208	-63	-161
Net cash flow from operations (A):	3-2200	2065	1831
B. Cash flow from investments			
1. Purchasing long-term assets	3-2301	-6	-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		
7. Proceeds from sales of investments	3-2302-4		
8. Dividends received from investments	3-2303		
9. Currency differences	3-2305		
10. Other proceeds/payments from investments	3-2306		
Net investment flow (B):	3-2300	-6	-12
C. Cash flows from financial activities			
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		1407
4. Paid loans	3-2403-1	-225	-1222
5. Paid obligations under leasing contracts	3-2405		
6. Paid interests, taxes and commissions on loans with investment purposes	3-2404	-6	-16
7. Dividends paid	3-2404-1	-929	-878
8. Other proceeds/payments from financial activity	3-2407	-15	-7
Net flow from financial activities (C):	3-2400	-1601	-716
D. Changes of the cash funds for the period (A + B + C):	3-2500	458	1103
E. Cash funds at the beginning of the period	3-2600	2873	1770
F. Cash funds at the end of the period, including:	3-2700	3331	2873
stock in cash and in bank accounts	3-2700-1	3331	2873
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	-356		-2			9				-419	
Balance at the end of the reporting period	4-17	2303	1077	0	2623	0	-162	5024	0	0	0	10865	0
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	
Equity at the end of the reporting period	4-20	2303	1077	0	2623	0	-162	5024	0	0	0	10865	0

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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