



INDIVIDUAL STATEMENT OF COMPREHENSIVE INCOME
until 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 incomes	6	4	253
General administrative and other operat	7	<u>(4 469)</u>	<u>(3 649)</u>
Operating profit before tax		<u>1 028</u>	<u>1 432</u>
Profit tax expenses	8	<u>(107)</u>	<u>(136)</u>
Annual profit		<u>921</u>	<u>1 296</u>
Other comprehensive income, net from tax		<u>(21)</u>	<u>5</u>
Actuarial gains (losses), net from tax	9	<u>(21)</u>	<u>5</u>
Total comprehensive income		<u><u>900</u></u>	<u><u>1 301</u></u>
Profit per share			
Main (BG coins per share)	10	<u><u>36,0</u></u>	<u><u>55,4</u></u>

The applications are an inseparable part from this financial statement
This individual financial statement has been approved by the Board of Directors on 23.03.2018

Compiler:
Zlatka Barakova
/general accountant/

Director:
Irena Vacheva
/C.E.O/



INDIVIDUAL STATEMENT OF FINANCIAL POSITION
until 31 December 2017
of “Sofia Commerce Pawnshops” JSC

<i>(All amounts are in thousands of BGN)</i>	Notes	31 December <u>2017</u>	31 December <u>2016</u>
ASSETS			
Cash and cash equivalents	11	992	3318
Lended loans to clients	12	9075	6518
Other financial assets, net	13	96	
Assets from deferred taxes	14	41	26
Participation in a subsidiary	15	59	
Property and equipment	16	441	523
Other assets	17	199	33
TOTAL ASSETS		<u>10903</u>	<u>10418</u>
LIABILITIES			
Obligations for staff and social security	18	508	332
Obligations on lease contracts	19	13	16
Tax obligations	20	42	45
Other liabilities	21	68	53
TOTAL LIABILITIES		<u>631</u>	<u>446</u>
EQUITY			
Share capital		2421	2421
Reserves		4159	4180
Undivided profit		3692	3371
TOTAL EQUITY	23	<u>10272</u>	<u>9972</u>
TOTAL EQUITY AND LIABILITIES		<u>10903</u>	<u>10418</u>

The applications are an inseparable part from this financial statement

This individual financial statement has been approved by the Board of Directors on 23.03.2018

Compiler:
Zlatka Barakova
/general accountant/

Director:
Irena Vacheva
/C.E.O/



INDIVIDUAL STATEMENT FOR AMENDMENT IN EQUITY
until 31 December 2017
of “Sofia Commerce Pawnshops” JSC

<i>(All amounts are in thousands of BGN)</i>	Notes	Share capital	Premium reserve	Reserve from actuarial gains and losses, net from	Other reserves	Non-distributed benefits	Total equity
Balance on 1st Jan. 2016		2 220	747		2 623	4 195	9 785
Profit for the period		-	-	-	-	1 296	1 296
Other comprehensive income, net from tax		-	-	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	23	2 421	1 552	5	2 623	3 371	9 972
Profit for the period		-	-	-	-	921	921
Other comprehensive income, net from tax				(21)			(21)
<i>Total comprehensive income</i>		-	-	(21)	-	921	900
Dividends paid						600	600
Balance on 31 December 2017	23	2 421	1 552	(16)	2 623	3 692	10 272

The applications are an inseparable part from this financial statement.

This individual financial statement has been approved by the Board of Directors on 23.03.2018

Compiler:
 Zlatka Barakova
 /general accountant/

Director:
 Irena Vacheva
 /C.E.O/



INDIVIDUAL CASH FLOW STATEMENT
until 31 December 2017
of “Sofia Commerce Pawnshops” JSC

<i>(All amounts in thousands of BGN)</i>	Notes	2017	2016
Cash flow from operations			
Cash flow from interest and taxes		4 963	5 032
Payments for interests and taxes		(7)	(249)
Payments from granted loans for pledge		(66 441)	(59 878)
Proceeds from returned loans		61 609	59 688
Payments from unsecured loans		(18)	(900)
Proceeds from returned 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		(143)	(81)
<i>Net cash change-over used for operations</i>		(1 570)	2 293
Cash flow from investments			
Proceeds from sales of financial assets			795
Investment in a subsidiary		59	
Purchase of equipment		(16)	(7)
Proceeds from the sale of		12	
<i>Net cash change-over used for operations</i>		(63)	788
Cash flow from financial activity			
Issuance of shares			1 006
Payments for the purchase of financial instruments		(92)	
Bond issue payments			(1 195)
Redeemed own obligations			(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>	22	(693)	(4 024)

Net increase/(decrease) of cash change-over and equivalents		<u>(2 326)</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	<u><u>992</u></u>	<u><u>3 318</u></u>

The applications are an inseparable part from this financial statement

This individual financial statement has been approved by the Board of Directors on 23.03.2018

Compiler:
Zlatka Barakova
/general accountant/

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