



COMPREHENSIVE INCOME
for the year ended on 31st December 2018
of "Sofia Commerce Pawnshops" JSC

<i>(All amounts are in thousands of BGN)</i>	Notes	<u>2018</u>	<u>2017</u>
Revenue from interests, taxes and penalties		5 543	5 393
Expenses for interests and taxes		<u>(14)</u>	<u>(10)</u>
Net revenue from interests, taxes and penalties	4	<u>5 529</u>	<u>5 383</u>
Other revenues from operations, net	5	97	110
Other financial incomes/(expences)	6	(5)	4
General administrative and other operational expences	7	<u>(4 488)</u>	<u>(4 469)</u>
Operating profit before tax		<u>1 133</u>	<u>1 028</u>
Profit tax expenses	8	<u>(122)</u>	<u>(107)</u>
Annual profit		<u>1 011</u>	<u>921</u>
Other comprehensive income, net from tax			
Actuarial gains (losses), net from tax	9	<u>(35)</u>	<u>(21)</u>
		<u>(35)</u>	<u>(21)</u>
Total comprehensive income		<u><u>976</u></u>	<u><u>900</u></u>
Profit per share			
Main (BG coins per share)	10	<u>40.0</u>	<u>36.00</u>

The applications are an inseparable part from this financial statement
This financial statement is approved by the Board of directors on 27.03.2019

Compiler:
Stratiyka Ignatova
/general accountant/

Director:
Stanislav Tchupetlovski
/C.E.O/



STATEMENT OF FINANCIAL POSITION
for the year ended on 31st December 2018
of “Sofia Commerce Pawnshops” JSC

<i>(All amounts are in thousands of BGN)</i>	Notes	31 December 2018	31 December 2017 recalculated
ASSETS			
Cash and cash equivalents	11	721	992
Lended loans to clients, net	12	8361	9013
Other financial assets, net	13	91	96
Assets from deferred taxes	14	76	41
Participation in subsidiaries	15	1212	59
Property and equipment	16	325	441
Other assets	17	152	199
TOTAL ASSETS		10938	10841
LIABILITIES			
Obligations for staff and social security’s costs	18	461	508
Obligations on lease contracts	19	10	13
Tax obligations	20	75	42
Other liabilities	21	160	68
TOTAL LIABILITIES		706	631
EQUITY			
Share capital		2373	2421
Reserves		4005	4159
Undivided profit		3854	3630
TOTAL EQUITY	23	10232	10210
TOTAL EQUITY AND LIABILITIES		10938	10841

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STATEMENT FOR AMENDMENT IN EQUITY
for the year ended on 31st December 2018
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 tax	Other reserves	Non-distributed benefits	Total equity
Balance on 1st Jan. 2017		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 31st Dec. 2017	23	2 421	1 552	(16)	2 623	3 692	10 272
Change in the accounting policy - IFRS 9						(62)	(62)
Recalculated to 01.01.2018		2 421	1 552	(16)	2 623	3 630	10 210
Profit for the period		-	-		-	1 011	1 011
Other comprehensive income, net from tax		-	-	(35)	-	-	(35)
<i>Total comprehensive income</i>		-	-	(35)	-	1 011	976
Dividends paid						(787)	(787)
Purchased own shares		(48)	(119)		-		(167)
Balance on 31st Dec. 2018	23	2 373	1 433	(51)	2 623	3 854	10 232

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CASH FLOW STATEMENT
for the year ended on 31st December 2018
of “Sofia Commerce Pawnshops” JSC

(All amounts in thousands of BGN)

	Notes	2018	2017
Cash flow from operations			
Cash flow from interest and taxes		5 061	4 963
Payments for interests and taxes		(11)	(7)
Payments from granted loans for pledge		(69 585)	(66 441)
Proceeds from returned loans		67 232	61 609
Payments from unsecured loans		(427)	(18)
Proceeds from returned unsecured loans		269	131
Proceeds from sales of pledged property		3 431	2 516
Payments for providers		(590)	(623)
Payments for staff and social security		(3 552)	(3 417)
Tax paid on profits		(112)	(140)
Other flows from operations, net		(195)	(143)
<i>Net cash change-over used for operations</i>		1 521	(1 570)
Cash flow from investments			
Investments in subsidiaries		(1 153)	(59)
Purchases of properties and equipment		(33)	(16)
Proceeds from sales of properties and equipment		274	12
<i>Net cash change-over used for investments</i>		(912)	(63)
Cash flow from financial activity			
Payments for the purchase of financial instruments			(92)
Redeemed own shares		(167)	
Dividends paid		(784)	(598)
Other cash flows from financial activity		71	(3)
<i>Net cash change-over used for financial activity</i>	22	(880)	(693)
Net increase/(decrease) of cash change-over and equivalents		(271)	(2 326)
Cash change-over and equivalents at the beginning of the period		992	3 318
Cash change-over and equivalents at the end of the period	11	721	992

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