

**INDIVIDUAL STATEMENT OF COMPREHENSIVE INCOME**  
**until 31 December 2019**  
**of “Sofia Commerce Pawnshops” JSC**

<i>(All amounts are in thousands of BGN)</i>	<b>Notes</b>	<u><b>2019</b></u>	<u><b>2018</b></u>
Revenue from interests, taxes and penalties		6013	5 543
Expenses for interests and taxes		<u>(59)</u>	<u>(14)</u>
<b>Net revenue from interests, taxes and penalties</b>	<b>4</b>	<u><b>5 954</b></u>	<u><b>5 529</b></u>
Other revenues from operations, net	5	78	97
Other financial incomes	6	23	(5)
General administrative and other operational expenses	7	<u>(4 705)</u>	<u>(4 488)</u>
<b>Operating profit before tax</b>		<u><b>1 350</b></u>	<u><b>1 133</b></u>
Profit tax expenses	8	<u>(135)</u>	<u>(122)</u>
<b>Annual profit</b>		<u><b>1 215</b></u>	<u><b>1 011</b></u>
<b>Other comprehensive income, net from tax</b>			
Actuarial gains (losses), net from tax	9	<u>(25)</u>	<u>(35)</u>
		<u><b>(25)</b></u>	<u><b>(35)</b></u>
<b>Total comprehensive income</b>		<u><u><b>1 190</b></u></u>	<u><u><b>976</b></u></u>
<b>Profit per share</b>			
Main ( BG coins per share)	10	<u><u>48,0</u></u>	<u><u>40,00</u></u>

The applications are an inseparable part from this financial statement

**Compiler:**  
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**Director:**  
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**INDIVIDUAL STATEMENT OF FINANCIAL POSITION**  
**until 31 December 2019**  
**of “Sofia Commerce Pawnshops” JSC**

	Notes	31 December 2019	31 December 2018
<i>(All amounts are in thousands of BGN)</i>			
<b>ASSETS</b>			
Cash and cash equivalents	11	2295	721
Lended loans to clients, net	12	7360	8361
Other financial assets, net	13	85	91
Assets from deferred taxes	14	75	76
Participation in subsidiaries	15	1212	1212
Property and equipment	16	807	325
Other assets	17	88	152
<b>TOTAL ASSETS</b>		<b>11922</b>	<b>10938</b>
<b>LIABILITIES</b>			
Obligations for staff and social security’s costs	18	678	479
Obligations on lease contracts	19	517	10
Tax obligations	20	121	75
Other liabilities	21	559	142
<b>TOTAL LIABILITIES</b>		<b>1875</b>	<b>706</b>
<b>EQUITY</b>			
Share capital		2373	2373
Reserves		3981	4005
Undivided profit		3693	3854
<b>TOTAL EQUITY</b>	23	<b>10047</b>	<b>10232</b>
<b>TOTAL EQUITY AND LIABILITIES</b>		<b>11922</b>	<b>10938</b>

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**INDIVIDUAL STATEMENT FOR AMENDMENT IN EQUITY****until 31 December 2019****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
<b>Balance on 1<sup>st</sup> Jan. 2018</b>		<b>2 421</b>	<b>1 552</b>	<b>(16)</b>	<b>2 623</b>	<b>3 630</b>	<b>10 210</b>
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)
Issuance of shares		(48)	(119)				(167)
<b>Balance on 31<sup>st</sup> Dec. 2018</b>	23	<b>2 373</b>	<b>1 433</b>	<b>(51)</b>	<b>2 623</b>	<b>3 854</b>	<b>10 232</b>
<b>Recalculated to 1st Jan 2019</b>		<b>2 373</b>	<b>1 433</b>	<b>(51)</b>	<b>2 623</b>	<b>3 854</b>	<b>10 232</b>
Profit for the period		-	-		-	1 215	1 215
Other comprehensive income, net from tax		-	-	(25)	-	-	(25)
<i>Total comprehensive income</i>				(25)		1 215	1 190
Dividends paid						(1 376)	(1 376)
Other changes				1			1
<b>Balance on 31 December 2019</b>	23	<b>2 373</b>	<b>1 433</b>	<b>(75)</b>	<b>2 623</b>	<b>3 693</b>	<b>10 047</b>

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**INDIVIDUAL CASH FLOW STATEMENT**  
**until 31 December 2019**  
**of “Sofia Commerce Pawnshops” JSC**

<i>(All amounts in thousands of BGN)</i>	<b>Notes</b>	<b>2019</b>	<b>2018</b>
<b>Cash flow from operations</b>			
Cash flow from interest and taxes		5448	5061
Payments for interests and taxes		(18)	(11)
Payments from granted loans for pledge		(71 787)	(69 585)
Proceeds from returned loans		68 118	67 232
Payments from unsecured loans		(1 121)	(427)
Proceeds from returned unsecured loans		1 937	269
Proceeds from sales of pledged property		4 457	3 431
Payments for providers		(597)	(590)
Payments for staff and social security		(3 754)	(3 552)
Tax paid on profits		(152)	(112)
Other flows from operations, net		(96)	(195)
<i>Net cash change-over used for operations</i>		<b>2 435</b>	<b>1 521</b>
<b>Cash flow from investments</b>			
Investments in subsidiaries			(1 153)
Purchase of real estate and equipment		(12)	(33)
Proceeds from the sales of real estate and equipment			274
Dividends received from investments		29	
<i>Net cash change-over used for operations</i>		<b>17</b>	<b>(912)</b>
<b>Cash flow from financial activity</b>			
Payments for the purchase of financial instruments			
Redeemed own shares			(167)
Dividends paid		(878)	(784)
Other cash flows from financial activity			71
<i>Net cash change-over used for financial activity</i>	22	<b>(878)</b>	<b>(880)</b>
<b>Net increase/(decrease) of cash change-over and equivalents</b>		<b>1 574</b>	<b>(271)</b>
<b>Cash change-over and equivalents at the beginning of the period</b>		<b>721</b>	<b>992</b>
<b>Cash change-over and equivalents at the end of the period</b>	11	<b>2 295</b>	<b>721</b>

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This individual financial statement has been approved by the Board of Directors on 03.07.2020

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