

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

<i>(All amounts are in thousands of BGN)</i>	Notes	<u>2019</u>	<u>2018</u>
Revenue from interests, taxes and penalties		6638	5 543
Expenses for interests and taxes		<u>(75)</u>	<u>(13)</u>
Net revenue from interests, taxes and penalties	4	<u>6 563</u>	<u>5 530</u>
Other revenues from operations, net	5	86	314
Other financial incomes/expences	6	(6)	(4)
General administrative and other operational expences	7	<u>(5 015)</u>	<u>(4 699)</u>
Operating profit before tax		<u>1 628</u>	<u>1 141</u>
Profit tax expences	8	<u>(168)</u>	<u>(122)</u>
Annual profit		<u>1 460</u>	<u>1 019</u>
Other comprehensive income, net from tax			
Actuarial gains (losses), net from tax	9	<u>(25)</u>	<u>(35)</u>
		<u>(25)</u>	<u>(35)</u>
Total comprehensive income		<u><u>1 435</u></u>	<u><u>984</u></u>
Profit per share			
Main (BG coins per share)	10	<u>59,0</u>	<u>40,00</u>

The applications are an inseparable part from this financial statement

Compiler:
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Director:
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CONSOLIDATED 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>			
ASSETS			
Cash and cash equivalents	11	2873	1770
Lended loans to clients, net	12	8253	8632
Other financial assets, net	13	86	91
Assets from deferred taxes	14	75	76
Property and equipment	16	833	331
Other assets	17	358	98
TOTAL ASSETS		12478	10998
LIABILITIES			
Obligations for staff and social security’s costs	18	690	471
Obligations on lease contracts	19	517	10
Tax obligations	20	156	89
Other liabilities	21	817	189
TOTAL LIABILITIES		2180	759
EQUITY			
Share capital		2373	2373
Reserves		3983	4005
Undivided profit		3942	3861
TOTAL EQUITY	23	10298	10239
TOTAL EQUITY AND LIABILITIES		12478	10998

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CONSOLIDATED 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
Balance on 1st Jan. 2018		2 421	1 552	(16)	2 623	3 629	10 209
Profit for the period		-	-		-	1 019	1 019
Other comprehensive income, net from tax		-	-	(35)	-	-	(35)
<i>Total comprehensive income</i>		-	-	(35)	-	1 019	984
Dividends paid		-	-		-	(787)	(787)
Issuance of shares		(48)	(119)				(167)
Balance on 31st Dec. 2018	23	2 373	1 433	(51)	2 623	3 861	10 239
Recalculated to 1st Jan 2019		2 373	1 433	(51)	2 623	3 861	10 239
Profit for the period		-	-		-	1 460	1 460
Other comprehensive income, net from tax		-	-	(25)	-	-	(25)
<i>Total comprehensive income</i>				(25)		1 460	1 435
Dividends paid						(1 376)	(1 376)
Other changes				-			-
Balance on 31 December 2019	23	2 373	1 433	(76)	2 623	3 945	10 298

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

<i>(All amounts in thousands of BGN)</i>	Notes	2019	2018
Cash flow from operations			
Cash flow from interest and taxes		6027	5069
Payments for interests and taxes		15	(11)
Payments from granted loans for pledge		(75 082)	(69 585)
Proceeds from returned loans		70 528	67 413
Payments from unsecured loans		(1 121)	(427)
Proceeds from returned unsecured loans		1 937	269
Proceeds from sales of pledged property		4 457	4 280
Payments for providers		(698)	(1 734)
Payments for staff and social security		(3 917)	(3 640)
Tax paid on profits		(152)	(112)
Tax paid (not including corporate tax on profit)			(23)
Other flows from operations, net		(163)	(144)
<i>Net cash change-over used for operations</i>		1 831	1 355
Cash flow from investments			
Purchase of real estate and equipment		(12)	(39)
Proceeds from the sales of real estate and equipment			274
Dividends received from investments			15
<i>Net cash change-over used for operations</i>		(12)	250
Cash flow from financial activity			
Redeemed own shares			(167)
Received loans		1 383	19
Paid loans		(1 183)	(19)
Paid interests and taxes on received loans		(16)	
Dividends paid		(878)	(784)
Other cash flows from financial activity		(22)	65
<i>Net cash change-over used for financial activity</i>	22	(716)	(886)
Net increase/(decrease) of cash change-over and equivalents		1 103	719
Cash change-over and equivalents at the beginning of the period		1 770	1 051
Cash change-over and equivalents at the end of the period	11	2 873	1 770

The applications are an inseparable part from this financial statement
This individual financial statement has been approved by the Board of Directors on 31.07.2020

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