

ANNUAL INDIVIDUAL AUDITED FINANCIAL STATEMENT FOR THE YEAR OF 2021



BALANCE SHEET

(on individual basis)

of "SOFIA COMMERCE PAWNSHOPS" JSC

until 31.12.2021

(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	2 373	2 373
2. Buildings and constructions	1-0012	764	716	ordinary shares	1-0411-1	2 373	2 172
3. Machines and equipment	1-0013			preferred shares	1-0411-2		201
4. Facilities	1-0014			Purchased own ordinary shares	1-0417	-139	-70
5. Transportation	1-0015	37	48	Purchased own preferred shares	1-0417-1		
6. Business inventory	1-0017-1	29	19	Not imported capital	1-0416		
7. Expences for acquisition and liquidation of fixed assets	1-0018			Total for group I:	1-0410	2 234	2 303
8. Others	1-0017			II. Reserves			
Total for group I	1-0010	835	788	1. Premium reserves for the issue of securities	1-0421	611	1 077
II. Investment properties	1-0041			2. Reserve of subsequent estimates of assets	1-0422		
III. Biological assets	1-0016			3. Targeted reserves, including:	1-0423	2 663	2 461
IV. Intangible assets				general reserves	1-0424	2 623	2 623
1. Property rights	1-0021			specialized reserves	1-0425		
2. Program products	1-0022			other reserves	1-0426	40	-162
3. Development products	1-0023			Total for group II:	1-0420	3 274	3 538
4. Others	1-0024			III. Financial result			
Total for group IV:	1-0020	0	0	1. Accumulated profit (loss), includ	1-0451	2 684	3 213
				undivided profit	1-0452	2 684	3 213
V. Commercial reputation				not defrayed loss	1-0453		
1. Positive reputation	1-0051			one-time effect from changes in accounting policy	1-0451-1		
2. Negative reputation	1-0052			2. Current profit	1-0454	1 914	1 446

<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>4 598</i>	<i>4 659</i>
1. Investments in:	1-0031	1 201	1 201				
subsidiaries	1-0032	1 201	1 201				
joint ventures	1-0033			TOTAL FOR SECTION "A" (I+II+III):	1-0400	10 106	10 500
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			2. Obligations on received loans from banks and non-bank financial	1-0512		
<i>Total for group VI:</i>	<i>1-0040</i>	<i>1 201</i>	<i>1 201</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		
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	473	675
3. Receivables on financial leasing	1-0046-1			Total for group I:	1-0510	473	675
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	67	93	V. Financing	1-0520-1		
TOTAL FOR SECTION "A" (I+II+III+IV+V+VI+VII+VIII+IX):	1-0100	2 103	2 082	TOTAL FOR SECTION "C" (I+II+III+IV+V):	1-0500	473	675
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	34	46
2. Production	1-0072			2. Current part from non-current obligations	1-0510-2		

3. Goods	1-0073			3. Current obligations, including:	1-0630	1 020	785
4. Unfinished production	1-0076			obligations on related ventures	1-0611		273
	1-0074			obligations on received commercial loans	1-0614	504	
5. Biological assets				obligations on clients and providers	1-0613	213	114
6. Others	1-0077			received advances	1-0613-1		
Total for group I:	1-0070	0	0	obligations for staff	1-0615	157	288
				obligations on insurance enterprises	1-0616	36	32
II. Commercial and other receivables				tax obligations	1-0617	110	78
1. Receivables from related ventures	1-0081			4. Others	1-0618	284	222
2. Receivables from clients and providers	1-0082	8 412	6895	5. Provisions	1-0619		
3. Provided advances	1-0086-1			Total for group I:	1-0610	1 338	1 053
4. Receivables on commercial loans	1-0083						
5. Court receivables	1-0084			II. Other current liabilities	1-0610-1		
6. Tax recovery	1-0085						
7. Receivables from staff	1-0086-2			III. Profits for future periods	1-0700		
8. Others	1-0086	94	40				
Total for group II:	1-0080	8 506	6 935	IV. Financing	1-0700-1		
III. Financial assets				TOTAL FOR SECTION "D" (I+II+III+IV):	1-0750	1 338	1 053
1. Financial assets, held for trading, including	1-0093	30	33				
debt securities	1-0093-1						
derivatives	1-0093-2						
others	1-0093-3	30	33				
2. Financial assets, declared for sale	1-0093-4						
3. Others	1-0095						
Total for group III:	1-0090	30	33				
IV. Finances and finance equivalents							
1. Finances in cash	1-0151	808	2553				
2. Finances in unlimited deposits	1-0153	467	618				
3. Blocked finances	1-0155						
4. Finance equivalents	1-0157						
Total for group IV:	1-0150	1 275	3 171				
V. Expenses for future periods	1-0160	3	7				
TOTAL FOR SECTION "B"(I+II+III+IV+V)	1-0200	9 814	10 146				

TOTAL ASSETS (A + B):	1-0300	11 917	12 228	EQUITY, MINORITY PARTICIPATION AND LIABILITIES (A + B + C + D):	1-0800	11 917	12 228
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Compiler Magdalena Milanova



THE INCOME STATEMENT

(on individual basis)

of "SOFIA COMMERCE PAWNSHOPS" JSC

until 31.12.2021

(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. Nature of expenses				I. Net revenues from sales of:			
1. Costs of materials	2-1120	113	92	1. Production	2-1551		
2. Costs of external services	2-1130	252	244	2. Goods	2-1552		
3. Costs for amortization	2-1160	308	267	3. Services	2-1560	5 850	6121
4. Costs for salaries	2-1140	2 700	3637	4. Others	2-1556	188	73
5. Costs for insurance	2-1150	249	226	Total for group I:	2-1610	6 038	6 194
6. Balance amount of sold assets (without production)	2-1010						
7. Change in stock of production and work in progress	2-1030			II. Revenues from financing	2-1620		
8. Others, including:	2-1170	216	62	including from the Government	2-1621		
impairment of assets	2-1171						
provisions	2-1172			III. Financial revenues			
Total for group I:	2-1100	3 838	4 528	1. Revenues from interests	2-1710		
				2. Revenues from dividends	2-1721		10
II. Financial expenses				3. Positive differences from operations with financial assets and instruments	2-1730	1	11
1. Expenses for interests	2-1210	38	32	4. Positive foreign exchange difference	2-1740		
2. Negative differences from operations with financial assets and instruments	2-1220	4	36	5. Others	2-1745		3
3. Negative foreign exchange difference	2-1230	1		Total for group III:	2-1700	1	24
4. Others	2-1240	29	15				
Total for group II:	2-1200	72	83				
B. Total expenses for activity (I + II)	2-1300	3 910	4 611	B. Total revenues from activity (I + II + III):	2-1600	6 039	6 218
C. Profit from activity	2-1310	2 129	1 607	C. Loss form activity	2-1810	0	0
III. Revenue share of associates and joint ventures	2-1250-1			IV. Loss share of associates and joint ventures	2-1810-1		
IV. Exceptional expenses	2-1250			V. Exceptional profit	2-1750		
D. Total expenses (B+ III +IV)	2-1350	3 910	4 611	D. Total revenues (B + IV + V)	2-1800	6 039	6 218
E. Pre-tax profit	2-1400	2 129	1 607	E. Pre-tax loss	2-1850	0	0
V. Expenses for taxes	2-1450	215	161				
1. Expenses on current corporate tax on profits	2-1451	211	170				
2. Expenses / (savings) of deferred corporate income taxes	2-1452	4	-9				
3. Others	2-1453						
F. Profit after tax (E - V)	2-0454	1 914	1 446	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	1 914	1 446	J. Net loss for the period	2-0455-2	0	0
TOTAL (D + V + F):	2-1500	6 039	6 218	TOTAL (D + F):	2-1900	6 039	6 218

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 individual basis)



of "SOFIA COMMERCE PAWNSHOPS" JSC

until 31.12.2021

(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	-561	1324
2. Payments for providers	3-2201-1	-661	-566
3. Payments/proceeds, related with financial assets, held for commercial purpose	3-2202		
4. Payments for emolument	3-2203	-3 069	-3943
5. Paid/recovered taxes (without corporate income tax)	3-2206		
6. Paid corporate income taxes	3-2206-1	-170	-158
7. Interests received	3-2204	5 320	5608
8. Paid bank taxes and interests on short-term loans	3-2204-1		
9. Currency differences	3-2205		
10. Other proceeds/payments from operations	3-2208	-225	-38
Net cash flow from operations (A):	3-2200	634	2 227
B. Cash flow from investments			
1. Purchasing long-term assets	3-2301	-20	-3
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		11
7. Proceeds from sales of investments	3-2302-4		
8. Dividends received from investments	3-2303		10
9. Currency differences	3-2305		
10. Other proceeds/payments from investments	3-2306		
Net investment flow (B):	3-2300	-20	18
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	-535	-426
3. Proceeds from loans	3-2403		
4. Paid loans	3-2403-1		
5. Paid obligations under leasing contracts	3-2405		
6. Paid interests, taxes and commissions on loans with investment purposes	3-2404		
7. Dividends paid	3-2404-1	-1 892	-929
8. Other proceeds/payments from financial activity	3-2407	-83	-14
Net flow from financial activities (C):	3-2400	-2 510	-1 369
D. Changes of the cash funds for the period (A + B + C):	3-2500	-1 896	876
E. Cash funds at the beginning of the period	3-2600	3 171	2 295
F. Cash funds at the end of the period, including:	3-2700	1 275	3 171
stock in cash and in bank accounts	3-2700-1	1 275	3 171
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	-69	-466				202					-333	
Balance at the end of the reporting period	4-17	2 234	611	0	2 623	0	40	4 598	0	0	10 106	0	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	2 234	611	0	2 623	0	40	4 598	0	0	10 106	0	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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REPORT ON INVESTMENTS IN SUBSIDIARIES, JOINT, ASSOCIATED AND OTHER ENTERPRISES

of "SOFIA COMMERCE PAWNHOPS" JSC
until 31.12.2021

(all amounts in thousands of BGN)

Name and headquarters of the enterprises in which the investments are made	Code of the row	Amount of the investment	Percentage of investment in the capital of the other enterprise	Investment in securities admitted to trading on a stock exchange	Investment in securities not admitted to trading on a stock exchange
a	b	1	2	3	4
A. IN THE COUNTRY					
I. Investments in subsidiaries					
SOFCOM LEASING EOOD (LTD) - BULGARIA		1000	100		1 000
SOFCOM GOLD EOOD (LTD)		5	100		5
3					0
4					0
5					0
6					0
7					0
8					0
9					0
10					0
11					0
12					0
13					0
14					0
15					0
Total amount I:	8-4001	1 005		0	1 005
II. Investments in joint ventures					
1					0
2					0
3					0
4					0
5					0
6					0
7					0

8					0
9					0
10					0
11					0
12					0
13					0
14					0
15					0
Total amount II:	8-4006	0		0	0
III. Investments in associated enterprises					
1					0
2					0
3					0
4					0
5					0
6					0
7					0
8					0
9					0
10					0
11					0
12					0
13					0
14					0
15					0
Total amount III:	84011	0		0	0
IV. Investments in other enterprises					
1					0
2					0
3					0
4					0
5					0
6					0
7					0
8					0
9					0
10					0
11					0
12					0
13					0
14					0
15					0
Total amount IV:	8-4016	0		0	0
Total amount for the country (I+II+III+IV):	8-4025	1 005		0	1 005
B. ABROAD					
I. Investments in subsidiaries					

MAKKOM GROUP DOEL (LTD) - MACEDONIA					0
MAKKOM ZALOZI DOOEL (LTD) - MACEDONIA		196	100		196
3					0
4					0
5					0
6					0
7					0
8					0
9					0
10					0
11					0
12					0
13					0
14					0
15					0
Total amount I:	8-4030	196		0	196
II. Investments in joint enterprises					
1					0
2					0
3					0
4					0
5					0
6					0
7					0
8					0
9					0
10					0
11					0
12					0
13					0
14					0
15					0
Total amount II:	8-4035	0		0	0
III. Investments in associated enterprises					
1					0
2					0
3					0
4					0
5					0
6					0
7					0
8					0
9					0
10					0

11					0
12					0
13					0
14					0
15					0
Total amount III:	8-4040	0		0	0
IV. Investments in other enterprises					
1					0
2					0
3					0
4					0
5					0
6					0
7					0
8					0
9					0
10					0
11					0
12					0
13					0
14					0
15					0
Total amount IV:	8-4045	0		0	0
Total amount for abroad (I+II+III+IV):	8-4050	196		0	196

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