

**ANNUAL INDIVIDUAL AUDITED FINANCIAL STATEMENT FOR THE YEAR OF 2022**

**BALANCE SHEET**

*(on individual basis)*



of "SOFIA COMMERCE PAWNSHOPS" JSC

until 31.12.2022

*(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
<b>A. NON-CURRENT ASSETS</b>				<b>A. EQUITY</b>			
<b>I. Properties, machines, facilities and equipment</b>				<b>I. Core capital</b>			
1. Lands	1-0011	5	5	Registered and imported capital, including:	1-0411	9 494	2 373
2. Buildings and constructions	1-0012	747	764	ordinary shares	1-0411-1	9 494	2 373
3. Machines and equipment	1-0013			preferred shares	1-0411-2		
4. Facilities	1-0014			Purchased own ordinary shares	1-0417	-556	-139
5. Transportation	1-0015	26	37	Purchased own preferred shares	1-0417-1		
6. Business inventory	1-0017-1	35	29	Not imported capital	1-0416		
7. Expences for acquisition and liquidation of fixed assets	1-0018			<b>Total for group I:</b>	<b>1-0410</b>	<b>8 938</b>	<b>2 234</b>
8. Others	1-0017			<b>II. Reserves</b>			
<b>Total for group I</b>	<b>1-0010</b>	<b>813</b>	<b>835</b>	1. Premium reserves for the issue of securities	1-0421	1 028	611
<b>II. Investment properties</b>	<b>1-0041</b>			2. Reserve of subsequent estimates of assets	1-0422		
<b>III. Biological assets</b>	<b>1-0016</b>			3. Targeted reserves, including:	1-0423	-53	2 663
<b>IV. Intangible assets</b>				general reserves	1-0424	100	2 623
1. Property rights	1-0021			specialized reserves	1-0425		
2. Program products	1-0022			other reserves	1-0426	-153	40
3. Development products	1-0023			<b>Total for group II:</b>	<b>1-0420</b>	<b>975</b>	<b>3 274</b>
4. Others	1-0024			<b>III. Financial result</b>			
<b>Total for group IV:</b>	<b>1-0020</b>	<b>0</b>	<b>0</b>	1. Accumulated profit (loss), included	1-0451	0	2 684
				undivided profit	1-0452		2 684
<b>V. Commercial reputation</b>				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	2 750	1 914

<i>Total for group V:</i>	<i>1-0050</i>	<i>0</i>	<i>0</i>	3. Current loss	1-0455		
<b>VI. Financial assets</b>				<i>Total for group III:</i>	<i>1-0450</i>	<i>2 750</i>	<i>4 598</i>
1. Investments in:	1-0031	1 210	1 201				
subsidiaries	1-0032	1 210	1 201				
joint ventures	1-0033			<b>TOTAL FOR SECTION "A" (I+II+III):</b>	<b>1-0400</b>	<b>12 663</b>	<b>10 106</b>
associated ventures	1-0034						
other ventures	1-0035						
2. Held until date of payment	1-0042	0	0	<b>B. MINORITY PARTICIPATION</b>	<b>1-0400-1</b>		
government securities	1-0042-1						
bonds, including:	1-0042-2			<b>C. NON-CURRENT LIABILITIES</b>			
municipal bonds	1-0042-3			<b>I. Comercial and other obligations</b>			
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>1 210</i>	<i>1 201</i>	3. Obligations on the Law of settling non-performing loans	1-0512-1		
<b>VII. Commercial and other receivables</b>				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	717	473
3. Receivables on financial leasing	1-0046-1			Total for group I:	<b>1-0510</b>	717	473
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	<b>1-0510-1</b>		
				III. Profits for future periods	<b>1-0520</b>		
<b>VIII. Expenses for future periods</b>	<b>1-0060</b>			IV. Liabilities on deferred taxes	<b>1-0516</b>		
<b>IX. Assets on deferred taxes</b>	<b>1-0060-1</b>	<b>136</b>	<b>67</b>	V. Financing	<b>1-0520-1</b>		
<b>TOTAL FOR SECTION "A" (I+II+III+IV+V+VI+VII+VIII+IX):</b>	<b>1-0100</b>	<b>2 159</b>	<b>2 103</b>	<b>TOTAL FOR SECTION "C" (I+II+III+IV+V):</b>	<b>1-0500</b>	<b>717</b>	<b>473</b>
<b>B. CURRENT ASSETS</b>				<b>D. CURRENT LIABILITIES</b>			
<b>I. Inventories</b>				<b>I. Commercial and other obligations</b>			
1. Materials	1-0071			1. Obligations on received loans from banks and non-bank financial institutions	1-0612	25	34
2. Production	1-0072			2. Current part from non-current obligations	1-0510-2		

3. Goods	1-0073			3. Current obligations, including:	1-0630	2 544	1 020
4. Unfinished production	1-0076			obligations on related ventures	1-0611		
	1-0074			obligations on received commercial loans	1-0614	1 558	504
5. Biological assets				obligations on clients and providers	1-0613	411	213
6. Others	1-0077			received advances	1-0613-1		
<b>Total for group I:</b>	<b>1-0070</b>	<b>0</b>	<b>0</b>	obligations for staff	1-0615	280	157
				obligations on insurance enterprises	1-0616	38	36
<b>II. Commercial and other receivables</b>				tax obligations	1-0617	257	110
1. Receivables from related ventures	1-0081	841		4. Others	1-0618	295	284
2. Receivables from clients and providers	1-0082	12 168	8412	5. Provisions	1-0619		
3. Provided advances	1-0086-1			<b>Total for group I:</b>	<b>1-0610</b>	<b>2 864</b>	<b>1 338</b>
4. Receivables on commercial loans	1-0083						
5. Court receivables	1-0084			<b>II. Other current liabilities</b>	<b>1-0610-1</b>		
6. Tax recovery	1-0085						
7. Receivables from staff	1-0086-2			<b>III. Profits for future periods</b>	<b>1-0700</b>		
8. Others	1-0086	95	94				
<b>Total for group II:</b>	<b>1-0080</b>	<b>13 104</b>	<b>8 506</b>	<b>IV. Financing</b>	<b>1-0700-1</b>		
<b>III. Financial assets</b>				<b>TOTAL FOR SECTION "D" (I+II+III+IV):</b>	<b>1-0750</b>	<b>2 864</b>	<b>1 338</b>
1. Financial assets, held for trading, including	1-0093	28	30				
debt securities	1-0093-1						
derivatives	1-0093-2						
others	1-0093-3	28	30				
2. Financial assets, declared for sale	1-0093-4						
3. Others	1-0095						
<b>Total for group III:</b>	<b>1-0090</b>	<b>28</b>	<b>30</b>				
<b>IV. Finances and finance equivalents</b>							
1. Finances in cash	1-0151	734	808				
2. Finances in unlimited deposits	1-0153	208	467				
3. Blocked finances	1-0155						
4. Finance equivalents	1-0157						
<b>Total for group IV:</b>	<b>1-0150</b>	<b>942</b>	<b>1 275</b>				
<b>V. Expenses for future periods</b>	<b>1-0160</b>	<b>11</b>	<b>3</b>				
<b>TOTAL FOR SECTION "B"(I+II+III+IV+V)</b>	<b>1-0200</b>	<b>14 085</b>	<b>9 814</b>				

<b>TOTAL ASSETS (A + B):</b>	<b>1-0300</b>	<b>16 244</b>	<b>11 917</b>	<b>EQUITY, MINORITY PARTICIPATION AND LIABILITIES (A + B + C + D):</b>	<b>1-0800</b>	<b>16 244</b>	<b>11 917</b>
------------------------------	---------------	---------------	---------------	--	---------------	---------------	---------------

Date of compilation 20.3.2023 r.

Compiler Magdalena Milanova



## THE INCOME STATEMENT

(on individual basis)

of "SOFIA COMMERCE PAWNSHOPS" JSC

until 31.12.2022

(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
<b>A. Operating costs</b>				<b>A. Operating profits</b>			
<b>I. Nature of expenses</b>				<b>I. Net revenues from sales of:</b>			
1. Costs of materials	2-1120	68	113	1. Production	2-1551		
2. Costs of external services	2-1130	307	252	2. Goods	2-1552		
3. Costs for amortization	2-1160	312	308	3. Services	2-1560	7 644	5 850
4. Costs for salaries	2-1140	3 398	2 700	4. Others	2-1556	293	188
5. Costs for insurance	2-1150	266	249	<b>Total for group I:</b>	<b>2-1610</b>	<b>7 937</b>	<b>6 038</b>
6. Balance amount of sold assets (without production)	2-1010						
7. Change in stock of production and work in progress	2-1030			<b>II. Revenues from financing</b>	<b>2-1620</b>		
8. Others, including:	2-1170	454	216	including from the Government	2-1621		
impairment of assets	2-1171						
provisions	2-1172			<b>III. Financial revenues</b>			
<b>Total for group I:</b>	<b>2-1100</b>	<b>4 805</b>	<b>3 838</b>	1. Revenues from interests	2-1710		
				2. Revenues from dividends	2-1721		
<b>II. Financial expenses</b>				3. Positive differences from operations with financial assets and instruments	2-1730	5	1
1. Expenses for interests	2-1210	50	38	4. Positive foreign exchange difference	2-1740		
2. Negative differences from operations with financial assets and instruments	2-1220	7	4	5. Others	2-1745		
3. Negative foreign exchange difference	2-1230	1	1	<b>Total for group III:</b>	<b>2-1700</b>	<b>5</b>	<b>1</b>
4. Others	2-1240	22	29				
<b>Total for group II:</b>	<b>2-1200</b>	<b>80</b>	<b>72</b>				
<b>B. Total expenses for activity (I + II)</b>	<b>2-1300</b>	<b>4 885</b>	<b>3 910</b>	<b>B. Total revenues from activity (I + II + III):</b>	<b>2-1600</b>	<b>7 942</b>	<b>6 039</b>
<b>C. Profit from activity</b>	<b>2-1310</b>	<b>3 057</b>	<b>2 129</b>	<b>C. Loss form activity</b>	<b>2-1810</b>	<b>0</b>	<b>0</b>
<b>III. Revenue share of associates and joint ventures</b>	<b>2-1250-1</b>			<b>IV. Loss share of associates and joint ventures</b>	<b>2-1810-1</b>		
<b>IV. Exceptional expenses</b>	<b>2-1250</b>			<b>V. Exceptional profit</b>	<b>2-1750</b>		
<b>D. Total expenses (B+ III +IV)</b>	<b>2-1350</b>	<b>4 885</b>	<b>3 910</b>	<b>D. Total revenues (B + IV + V)</b>	<b>2-1800</b>	<b>7 942</b>	<b>6 039</b>
<b>E. Pre-tax profit</b>	<b>2-1400</b>	<b>3 057</b>	<b>2 129</b>	<b>E. Pre-tax loss</b>	<b>2-1850</b>	<b>0</b>	<b>0</b>
<b>V. Expenses for taxes</b>	<b>2-1450</b>	<b>307</b>	<b>215</b>				
1. Expenses on current corporate tax on profits	2-1451	355	211				
2. Expenses / (savings) of deferred corporate income taxes	2-1452	-48	4				
3. Others	2-1453						
<b>F. Profit after tax (E - V)</b>	<b>2-0454</b>	<b>2 750</b>	<b>1 914</b>	<b>F. Loss after tax (E + V)</b>	<b>2-0455</b>	<b>0</b>	<b>0</b>
<b>including minority interests</b>	<b>2-0454-1</b>			<b>including minority interests</b>	<b>2-0455-1</b>		
<b>J. Net profit for the period</b>	<b>2-0454-2</b>	<b>2 750</b>	<b>1 914</b>	<b>J. Net loss for the period</b>	<b>2-0455-2</b>	<b>0</b>	<b>0</b>
<b>TOTAL (D + V + F):</b>	<b>2-1500</b>	<b>7 942</b>	<b>6 039</b>	<b>TOTAL (D + F):</b>	<b>2-1900</b>	<b>7 942</b>	<b>6 039</b>

**Note:** Reference № 2 - The Income Statement is prepared only on an accrual basis.

Date of compilation: 20.3.2023 r.

Compiler: Magdalena Milanova

## CASH FLOW STATEMENT BY THE DIRECT METHOD

(on individual basis)



of "SOFIA COMMERCE PAWNSHOPS" JSC

until 31.12.2022

(all amounts in thousands of BGN)

CASH FLOWS	Code	Current period	Previous period
a	b	1	2
<b>A. Cash flow from operations</b>			
1. Proceeds from clients	3-2201	-2 642	-561
2. Payments for providers	3-2201-1	-576	-661
3. Payments/proceeds, related with financial assets, held for commercial purpose	3-2202		
4. Payments for emolument	3-2203	-3 501	-3 069
5. Paid/recovered taxes (without corporate income tax)	3-2206		
6. Paid corporate income taxes	3-2206-1	-215	-170
7. Interests received	3-2204	6 584	5 320
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	36	-225
<b>Net cash flow from operations (A):</b>	<b>3-2200</b>	<b>-314</b>	<b>634</b>
<b>B. Cash flow from investments</b>			
1. Purchasing long-term assets	3-2301	-19	-20
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	-9	
7. Proceeds from sales of investments	3-2302-4		
8. Dividends received from investments	3-2303		
9. Currency differences	3-2305		
10. Other proceeds/payments from investments	3-2306		
<b>Net investment flow (B):</b>	<b>3-2300</b>	<b>-28</b>	<b>-20</b>
<b>C. Cash flows from financial activities</b>			
1. Proceeds from the issue of securities	3-2401		
2. Payments on reverse acquisition of securities	3-2401-1		-535
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
8. Other proceeds/payments from financial activity	3-2407	9	-83
<b>Net flow from financial activities (C):</b>	<b>3-2400</b>	<b>9</b>	<b>-2 510</b>
<b>D. Changes of the cash funds for the period (A + B + C):</b>	<b>3-2500</b>	<b>-333</b>	<b>-1 896</b>
<b>E. Cash funds at the beginning of the period</b>	<b>3-2600</b>	<b>1 275</b>	<b>3 171</b>
<b>F. Cash funds at the end of the period, including:</b>	<b>3-2700</b>	<b>942</b>	<b>1 275</b>
stock in cash and in bank accounts	3-2700-1	942	1 275
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.

Date of compilation 20.3.2023

Compiler: Magdalena Milanova



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	6 704	417		-2 523		-193					4 405	
<b>Balance at the end of the reporting period</b>	<b>4-17</b>	<b>8 938</b>	<b>1 028</b>	<b>0</b>	<b>100</b>	<b>0</b>	<b>-153</b>	<b>2 750</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>12 663</b>	<b>0</b>
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	
<b>Equity at the end of the reporting period</b>	<b>4-20</b>	<b>8 938</b>	<b>1 028</b>	<b>0</b>	<b>100</b>	<b>0</b>	<b>-153</b>	<b>2 750</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>12 663</b>	<b>0</b>

**Note: The row "Balance at the beginning of the reporting period" indicates the balance that is at the end of the previous year.**

Date of compilation: 20.3.2023

Compiler: Magdalena Milanova



## REPORT ON INVESTMENTS IN SUBSIDIARIES, JOINT, ASSOCIATED AND OTHER ENTERPRISES

of "SOFIA COMMERCE PAWNHOPS" JSC  
until 31.12.2022

*(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
<b>A. IN THE COUNTRY</b>					
<b>I. Investments in subsidiaries</b>					
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
<b>Total amount I:</b>	<b>8-4001</b>	<b>1 005</b>		<b>0</b>	<b>1 005</b>
<b>II. Investments in joint ventures</b>					
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
<b>Total amount II:</b>	<b>8-4006</b>	<b>0</b>		<b>0</b>	<b>0</b>
<b>III. Investments in associated enterprises</b>					
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
<b>Total amount III:</b>	<b>84011</b>	<b>0</b>		<b>0</b>	<b>0</b>
<b>IV. Investments in other enterprises</b>					
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
<b>Total amount IV:</b>	<b>8-4016</b>	<b>0</b>		<b>0</b>	<b>0</b>
<b>Total amount for the country (I+II+III+IV):</b>	<b>8-4025</b>	<b>1 005</b>		<b>0</b>	<b>1 005</b>
<b>B. ABROAD</b>					
<b>I. Investments in subsidiaries</b>					

MAKKOM GROUP DOEL (LTD) - MACEDONIA		9	100		9
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
<b>Total amount I:</b>	<b>8-4030</b>	<b>205</b>		<b>0</b>	<b>205</b>
<b>II. Investments in joint enterprises</b>					
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
<b>Total amount II:</b>	<b>8-4035</b>	<b>0</b>		<b>0</b>	<b>0</b>
<b>III. Investments in associated enterprises</b>					
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
<b>Total amount III:</b>	<b>8-4040</b>	<b>0</b>		<b>0</b>	<b>0</b>
<b>IV. Investments in other enterprises</b>					
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
<b>Total amount IV:</b>	<b>8-4045</b>	<b>0</b>		<b>0</b>	<b>0</b>
<b>Total amount for abroad (I+II+III+IV):</b>	<b>8-4050</b>	<b>205</b>		<b>0</b>	<b>205</b>

Date of compilation: 20.3.2023 r.

Compiler: Magdalena Milanova