

ANNUAL AUDITED CONSOLIDATED FINANCIAL STATEMENT FOR THE YEAR OF 2023



BALANCE SHEET

(on consolidated basis)

of "SOFIA COMMERCE PAWNSHOPS" JSC

until 31.12.2023

(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	8 938	9 494
2. Buildings and constructions	1-0012	771	747	ordinary shares	1-0411-1	8 938	9 494
3. Machines and equipment	1-0013			preferred shares	1-0411-2		
4. Facilities	1-0014			Purchased own ordinary shares	1-0417		-556
5. Transportation	1-0015	41	30	Purchased own preferred shares	1-0417-1		
6. Business inventory	1-0017-1	29	35	Not imported capital	1-0416		
7. Expences for acquisition and liquidation of fixed assets	1-0018			Total for group I:	1-0410	8 938	8 938
8. Others	1-0017			II. Reserves			
Total for group I	1-0010	846	817	1. Premium reserves for the issue of securities	1-0421	1 028	1028
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	328	-53
IV. Intangible assets				general reserves	1-0424	395	100
1. Property rights	1-0021			specialized reserves	1-0425		
2. Program products	1-0022			other reserves	1-0426	-67	-153
3. Development products	1-0023			Total for group II:	1-0420	1 356	975
4. Others	1-0024			III. Financial result			
Total for group IV:	1-0020	0	0	1. Accumulated profit (loss), included	1-0451	1 842	536
				undivided profit	1-0452	1 842	536
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	4 287	3 031

<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>6 129</i>	<i>3 567</i>
1. Investments in:	1-0031	0	0				
subsidiaries	1-0032						
joint ventures	1-0033			TOTAL FOR SECTION "A" (I+II+III):	1-0400	16 423	13 480
associated ventures	1-0034						
other ventures	1-0035						
2. Held until date of payment	1-0042	0	0	B. MINORITY PARTICIPATION	1-0400-1	3 457	
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>0</i>	<i>0</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	721	717
3. Receivables on financial leasing	1-0046-1			Total for group I:	1-0510	721	717
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	156	147	V. Financing	1-0520-1		
TOTAL FOR SECTION "A" (I+II+III+IV+V+VI+VII+VIII+IX):	1-0100	1 002	964	TOTAL FOR SECTION "C" (I+II+III+IV+V):	1-0500	721	717
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	39	25
2. Production	1-0072			2. Current part from non-current obligations	1-0510-2		

3. Goods	1-0073			3. Current obligations, including:	1-0630	3 141	4 394
4. Unfinished production	1-0076			obligations on related ventures	1-0611		
5. Biological assets	1-0074			obligations on received commercial loans	1-0614	2 007	3 350
6. Others	1-0077			obligations on clients and providers	1-0613	359	422
Total for group I:	1-0070	0	0	received advances	1-0613-1		
				obligations for staff	1-0615	310	289
II. Commercial and other receivables				obligations on insurance enterprises	1-0616	32	41
1. Receivables from related ventures	1-0081			tax obligations	1-0617	433	292
2. Receivables from clients and providers	1-0082	18 999	16 646	4. Others	1-0618	307	305
3. Provided advances	1-0086-1	3		5. Provisions	1-0619		
4. Receivables on commercial loans	1-0083			Total for group I:	1-0610	3 487	4 724
5. Court receivables	1-0084	22					
6. Tax recovery	1-0085			II. Other current liabilities	1-0610-1		
7. Receivables from staff	1-0086-2						
8. Others	1-0086	105	114	III. Profits for future periods	1-0700		
Total for group II:	1-0080	19 129	16 760				
				IV. Financing	1-0700-1		
III. Financial assets							
1. Financial assets, held for trading, including debt securities	1-0093	23	28	TOTAL FOR SECTION "D" (I+II+III+IV):	1-0750	3 487	4 724
derivatives	1-0093-1						
others	1-0093-2						
2. Financial assets, declared for sale	1-0093-3	23	28				
3. Others	1-0093-4						
	1-0095						
Total for group III:	1-0090	23	28				
IV. Finances and finance equivalents							
1. Finances in cash	1-0151	3 184	762				
2. Finances in unlimited deposits	1-0153	735	392				
3. Blocked finances	1-0155						
4. Finance equivalents	1-0157						
Total for group IV:	1-0150	3 919	1 154				
V. Expenses for future periods	1-0160	15	15				
TOTAL FOR SECTION "B"(I+II+III+IV+V)	1-0200	23 086	17 957				

TOTAL ASSETS (A + B):	1-0300	24 088	18 921	EQUITY, MINORITY PARTICIPATION AND LIABILITIES (A + B + C + D):	1-0800	24 088	18 921
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Date of compilation 18.4.2024 r.

Compiler Magdalena Milanova



THE INCOME STATEMENT

(on consolidated basis)

of "SOFIA COMMERCE PAWNSHOPS" JSC

until 31.12.2023

(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	94	79	1. Production	2-1551		
2. Costs of external services	2-1130	445	406	2. Goods	2-1552		
3. Costs for amortization	2-1160	338	319	3. Services	2-1560	10 212	8 273
4. Costs for salaries	2-1140	3 910	3 514	4. Others	2-1556	460	314
5. Costs for insurance	2-1150	321	287	Total for group I:	2-1610	10 672	8 587
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	595	512	including from the Government	2-1621		
impairment of assets	2-1171	78					
provisions	2-1172	119	52	III. Financial revenues			
Total for group I:	2-1100	5 703	5 117	1. Revenues from interests	2-1710		
				2. Revenues from dividends	2-1721		
II. Financial expenses				3. Positive differences from operations with financial assets and instruments	2-1730	163	5
1. Expenses for interests	2-1210	143	75	4. Positive foreign exchange difference	2-1740	4	8
2. Negative differences from operations with financial assets and instruments	2-1220	5	7	5. Others	2-1745		
3. Negative foreign exchange difference	2-1230	7	9	Total for group III:	2-1700	167	13
4. Others	2-1240	30	23				
Total for group II:	2-1200	185	114				
B. Total expenses for activity (I + II)	2-1300	5 888	5 231	B. Total revenues from activity (I + II + III):	2-1600	10 839	8 600
C. Profit from activity	2-1310	4 951	3 369	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	5 888	5 231	D. Total revenues (B + IV + V)	2-1800	10 839	8 600
E. Pre-tax profit	2-1400	4 951	3 369	E. Pre-tax loss	2-1850	0	0
V. Expenses for taxes	2-1450	520	338				
1. Expenses on current corporate tax on profits	2-1451	538	390				
2. Expenses / (savings) of deferred corporate income taxes	2-1452	-18	-52				
3. Others	2-1453						
F. Profit after tax (E - V)	2-0454	4 431	3 031	F. Loss after tax (E + V)	2-0455	0	0
including minority interests	2-0454-1	144		including minority interests	2-0455-1		
J. Net profit for the period	2-0454-2	4 287	3 031	J. Net loss for the period	2-0455-2	0	0
TOTAL (D + V + F):	2-1500	10 839	8 600	TOTAL (D + F):	2-1900	10 839	8 600

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

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Compiler: Magdalena Milanova

CASH FLOW STATEMENT BY THE DIRECT METHOD

(on consolidated basis)



of "SOFIA COMMERCE PAWNSHOPS" JSC

until 31.12.2023

(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	-1 080	-5 015
2. Payments for providers	3-2201-1	-897	-692
3. Payments/proceeds, related with financial assets, held for commercial purpose	3-2202		
4. Payments for emolument	3-2203	-4 153	-3 617
5. Paid/recovered taxes (without corporate income tax)	3-2206		
6. Paid corporate income taxes	3-2206-1	-417	-221
7. Interests received	3-2204	8 932	7 159
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	-204	-12
Net cash flow from operations (A):	3-2200	2 181	-2 398
B. Cash flow from investments			
1. Purchasing long-term assets	3-2301	-4	-19
2. Proceeds from sales of long-term assets	3-2301-1	7	
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		
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		
Net investment flow (B):	3-2300	3	-19
C. Cash flows from financial activities			
1. Proceeds from the issue of securities	3-2401	2 256	
2. Payments on reverse acquisition of securities	3-2401-1		
3. Proceeds from loans	3-2403	100	2 115
4. Paid loans	3-2403-1	-385	
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	-1 370	
8. Other proceeds/payments from financial activity	3-2407	-20	6
Net flow from financial activities (C):	3-2400	581	2 121
D. Changes of the cash funds for the period (A + B + C):	3-2500	2 765	-296
E. Cash funds at the beginning of the period	3-2600	1 154	1 450
F. Cash funds at the end of the period, including:	3-2700	3 919	1 154
stock in cash and in bank accounts	3-2700-1	3 919	1 154
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				295		86	-295				86	
Balance at the end of the reporting period	4-17	8 938	1 028	0	395	0	-67	6 129	0	0	0	16 423	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	8 938	1 028	0	395	0	-67	6 129	0	0	0	16 423	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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