



## BALANCE SHEET

(on consolidated basis)

of "SOFIA COMMERCE PAWNSHOPS" JSC

until 31.12.2024

(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	8938	8 938
2. Buildings and constructions	1-0012	665	771	ordinary shares	1-0411-1	8938	8 938
3. Machines and equipment	1-0013			preferred shares	1-0411-2		
4. Facilities	1-0014			Purchased own ordinary shares	1-0417		
5. Transportation	1-0015	26	41	Purchased own preferred shares	1-0417-1		
6. Business inventory	1-0017-1	29	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>8 938</b>
8. Others	1-0017			<b>II. Reserves</b>			
<b>Total for group I</b>	<b>1-0010</b>	<b>725</b>	<b>846</b>	1. Premium reserves for the issue of securities	1-0421	1 028	1 028
<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	768	328
<b>IV. Intangible assets</b>				general reserves	1-0424	835	395
1. Property rights	1-0021			specialized reserves	1-0425		
2. Program products	1-0022			other reserves	1-0426	-67	-67
3. Development products	1-0023			<b>Total for group II:</b>	<b>1-0420</b>	<b>1 796</b>	<b>1 356</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), includ	1-0451	4 080	1 842
				undivided profit	1-0452	4 080	1 842
<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	5 906	4 287

<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>9 986</i>	<i>6 129</i>
1. Investments in:	1-0031	0	0				
subsidiaries	1-0032						
joint ventures	1-0033			<b>TOTAL FOR SECTION "A"</b>	<b>1-0400</b>	<b>20 720</b>	<b>16 423</b>
				<b>(I+II+III):</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>	<b>3 704</b>	<b>3 457</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>0</i>	<i>0</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	677	721
3. Receivables on financial leasing	1-0046-1			Total for group I:	<b>1-0510</b>	677	721
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>	156	156	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>881</b>	<b>1 002</b>	<b>TOTAL FOR SECTION "C" (I+II+III+IV+V):</b>	<b>1-0500</b>	<b>677</b>	<b>721</b>
<b>B. CURRENT ASSETS</b>				<b>D. CURRENT LIABILITIES</b>			
<b>I. Inventories</b>				<b>I. Comercial and other obligations</b>			
1. Materials	1-0071			1. Obligations on received loans from banks and non-bank financial institutions	1-0612	29	39
2. Production	1-0072			2. Current part from non-current obligations	1-0510-2		

3. Goods	1-0073			3. Current obligations, including:	1-0630	3 261	3 141
4. Unfinished production	1-0076			obligations on related ventures	1-0611		
5. Biological assets	1-0074			obligations on received commercial loans	1-0614	1 729	2 007
6. Others	1-0077			obligations on clients and providers	1-0613	634	359
<b>Total for group I:</b>	<b>1-0070</b>	<b>0</b>	<b>0</b>	received advances	1-0613-1		
				obligations for staff	1-0615	353	310
<b>II. Commercial and other receivables</b>				obligations on insurance enterprises	1-0616	40	32
1. Receivables from related ventures	1-0081			tax obligations	1-0617	505	433
2. Receivables from clients and providers	1-0082	22 685	18 999	4. Others	1-0618	265	307
3. Provided advances	1-0086-1		3	5. Provisions	1-0619		
4. Receivables on commercial loans	1-0083			<b>Total for group I:</b>	<b>1-0610</b>	<b>3 555</b>	<b>3 487</b>
5. Court receivables	1-0084	24	22				
6. Tax recovery	1-0085			<b>II. Other current liabilities</b>	<b>1-0610-1</b>		
7. Receivables from staff	1-0086-2						
8. Others	1-0086	111	105	<b>III. Profits for future periods</b>	<b>1-0700</b>		
<b>Total for group II:</b>	<b>1-0080</b>	<b>22 820</b>	<b>19 129</b>				
				<b>IV. Financing</b>	<b>1-0700-1</b>		
<b>III. Financial assets</b>							
1. Financial assets, held for trading, including	1-0093	24	23	<b>TOTAL FOR SECTION "D" (I+II+III+IV):</b>	<b>1-0750</b>	<b>3 555</b>	<b>3 487</b>
debt securities	1-0093-1						
derivatives	1-0093-2						
others	1-0093-3	24	23				
2. Financial assets, declared for sale	1-0093-4						
3. Others	1-0095						
<b>Total for group III:</b>	<b>1-0090</b>	<b>24</b>	<b>23</b>				
<b>IV. Finances and finance equivalents</b>							
1. Finances in cash	1-0151	3 829	3 184				
2. Finances in unlimited deposits	1-0153	1 090	735				
3. Blocked finances	1-0155						
4. Finance equivalents	1-0157						
<b>Total for group IV:</b>	<b>1-0150</b>	<b>4 919</b>	<b>3 919</b>				
<b>V. Expenses for future periods</b>	<b>1-0160</b>	<b>12</b>	<b>15</b>				
<b>TOTAL FOR SECTION "B"(I+II+III+IV+V)</b>	<b>1-0200</b>	<b>27 775</b>	<b>23 086</b>				

<b>TOTAL ASSETS (A + B):</b>	<b>1-0300</b>	<b>28 656</b>	<b>24 088</b>	<b>EQUITY, MINORITY PARTICIPATION AND LIABILITIES (A + B + C + D):</b>	<b>1-0800</b>	<b>28 656</b>	<b>24 088</b>
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## THE INCOME STATEMENT

(on consolidated basis)

of "SOFIA COMMERCE PAWNSHOPS" JSC

until 31.12.2024

(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>			
<i>I. Nature of expenses</i>				<i>I. Net revenues from sales of:</i>			
1. Costs of materials	2-1120	80	94	1. Production	2-1551		
2. Costs of external services	2-1130	454	445	2. Goods	2-1552		
3. Costs for amortization	2-1160	290	338	3. Services	2-1560	12575	10 212
4. Costs for salaries	2-1140	4389	3 910	4. Others	2-1556	548	460
5. Costs for insurance	2-1150	357	321	<b>Total for group I:</b>	<b>2-1610</b>	<b>13 123</b>	<b>10 672</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	359	595	including from the Government	2-1621		
impairment of assets	2-1171	288	78				
provisions	2-1172	49	119	<b>III. Financial revenues</b>			
<b>Total for group I:</b>	<b>2-1100</b>	<b>5 929</b>	<b>5 703</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	2	163
1. Expenses for interests	2-1210	179	143	4. Positive foreign exchange difference	2-1740		4
2. Negative differences from operations with financial assets and instruments	2-1220	4	5	5. Others	2-1745	1	
3. Negative foreign exchange difference	2-1230		7	<b>Total for group III:</b>	<b>2-1700</b>	<b>3</b>	<b>167</b>
4. Others	2-1240	46	30				
<b>Total for group II:</b>	<b>2-1200</b>	<b>229</b>	<b>185</b>				
<b>B. Total expenses for activity (I + II)</b>	<b>2-1300</b>	<b>6 158</b>	<b>5 888</b>	<b>B. Total revenues from activity (I + II + III):</b>	<b>2-1600</b>	<b>13 126</b>	<b>10 839</b>
<b>C. Profit from activity</b>	<b>2-1310</b>	<b>6 968</b>	<b>4 951</b>	<b>C. Loss form activity</b>	<b>2-1810</b>	<b>0</b>	<b>0</b>
<i>III. Revenue share of associates and joint ventures</i>	<i>2-1250-1</i>			<i>IV. Loss share of associates and joint ventures</i>	<i>2-1810-1</i>		
<i>IV. Exceptional expenses</i>	<i>2-1250</i>			<i>V. Exceptional profit</i>	<i>2-1750</i>		
<b>D. Total expenses (B+ III +IV)</b>	<b>2-1350</b>	<b>6 158</b>	<b>5 888</b>	<b>D. Total revenues (B + IV + V)</b>	<b>2-1800</b>	<b>13 126</b>	<b>10 839</b>
<b>E. Pre-tax profit</b>	<b>2-1400</b>	<b>6 968</b>	<b>4 951</b>	<b>E. Pre-tax loss</b>	<b>2-1850</b>	<b>0</b>	<b>0</b>
<i>V. Expenses for taxes</i>	<i>2-1450</i>	<i>724</i>	<i>520</i>				
1. Expenses on current corporate tax on profits	2-1451	724	538				
2. Expenses / (savings) of deferred corporate income taxes	2-1452		-18				
3. Others	2-1453						
<b>F. Profit after tax (E - V)</b>	<b>2-0454</b>	<b>6 244</b>	<b>4 431</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>338</b>	<b>144</b>	<b>including minority interests</b>	<b>2-0455-1</b>	<b>0</b>	<b>0</b>
<b>J. Net profit for the period</b>	<b>2-0454-2</b>	<b>5 906</b>	<b>4 287</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>13 126</b>	<b>10 839</b>	<b>TOTAL (D + F):</b>	<b>2-1900</b>	<b>13 126</b>	<b>10 839</b>

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 consolidated basis)



of "SOFIA COMMERCE PAWNHOPS" JSC

until 31.12.2024

(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	-2 175	-1 080
2. Payments for providers	3-2201-1	-725	-897
3. Payments/proceeds, related with financial assets, held for commercial purpose	3-2202		
4. Payments for emolument	3-2203	-4 681	-4 153
5. Paid/recovered taxes (without corporate income tax)	3-2206	-103	
6. Paid corporate income taxes	3-2206-1	-610	-417
7. Interests received	3-2204	10 865	8 932
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	75	-204
<b>Net cash flow from operations (A):</b>	<b>3-2200</b>	<b>2 646</b>	<b>2 181</b>
<b>B. Cash flow from investments</b>			
1. Purchasing long-term assets	3-2301	-8	-4
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		
<b>Net investment flow (B):</b>	<b>3-2300</b>	<b>-8</b>	<b>3</b>
<b>C. Cash flows from financial activities</b>			
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
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	-1 632	-1 370
8. Other proceeds/payments from financial activity	3-2407	-6	-20
<b>Net flow from financial activities (C):</b>	<b>3-2400</b>	<b>-1 638</b>	<b>581</b>
<b>D. Changes of the cash funds for the period (A + B + C):</b>	<b>3-2500</b>	<b>1 000</b>	<b>2 765</b>
<b>E. Cash funds at the beginning of the period</b>			
	<b>3-2600</b>	<b>3 919</b>	<b>1 154</b>
<b>F. Cash funds at the end of the period, including:</b>			
	<b>3-2700</b>	<b>4 919</b>	<b>3 919</b>
stock in cash and in bank accounts	3-2700-1	4 919	3 919
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				440			-440				0	
<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>835</b>	<b>0</b>	<b>-67</b>	<b>9 986</b>	<b>0</b>	<b>0</b>	<b>20 720</b>	<b>3 704</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>835</b>	<b>0</b>	<b>-67</b>	<b>9 986</b>	<b>0</b>	<b>0</b>	<b>20 720</b>	<b>3 704</b>	

**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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