



BALANCE SHEET

(on individual 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
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	8 938
2. Buildings and constructions	1-0012	665	771	ordinary shares	1-0411-1	8 938	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			Total for group I:	1-0410	8 938	8 938
8. Others	1-0017			II. Reserves			
Total for group I	1-0010	725	846	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	697	308
IV. Intangible assets				general reserves	1-0424	764	375
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			Total for group II:	1-0420	1 725	1 336
4. Others	1-0024			III. Financial result			
Total for group IV:	1-0020	0	0	1. Accumulated profit (loss), included	1-0451	2 937	1 045
				undivided profit	1-0452	2 937	1 045
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	5 721	3 890

<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>8 658</i>	<i>4 935</i>
1. Investments in:	1-0031	2 069	2 072				
subsidiaries	1-0032	2 069	2 072				
joint ventures	1-0033			TOTAL FOR SECTION "A"	1-0400	19 321	15 209
				(I+II+III):			
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>2 069</i>	<i>2 072</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	677	721
3. Receivables on financial leasing	1-0046-1			Total for group I:	1-0510	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	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	150	150	V. Financing	1-0520-1		
TOTAL FOR SECTION "A" (I+II+III+IV+V+VI+VII+VIII+IX):	1-0100	2 944	3 068	TOTAL FOR SECTION "C" (I+II+III+IV+V):	1-0500	677	721
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	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	4 919	4 959
4. Unfinished production	1-0076			obligations on related ventures	1-0611	1 972	2 405
	1-0074			obligations on received commercial loans	1-0614	1 598	1 504
5. Biological assets				obligations on clients and providers	1-0613	501	346
6. Others	1-0077			received advances	1-0613-1		
Total for group I:	1-0070	0	0	obligations for staff	1-0615	346	305
				obligations on insurance enterprises	1-0616	38	31
II. Commercial and other receivables				tax obligations	1-0617	464	368
1. Receivables from related ventures	1-0081		49	4. Others	1-0618	264	307
2. Receivables from clients and providers	1-0082	17 794	14 550				
3. Provided advances	1-0086-1			5. Provisions	1-0619		
4. Receivables on commercial loans	1-0083			Total for group I:	1-0610	5 212	5 305
5. Court receivables	1-0084						
6. Tax recovery	1-0085			II. Other current liabilities	1-0610-1		
7. Receivables from staff	1-0086-2						
8. Others	1-0086	96	95	III. Profits for future periods	1-0700		
Total for group II:	1-0080	17 890	14 694				
				IV. Financing	1-0700-1		
III. Financial assets							
1. Financial assets, held for trading, including debt securities	1-0093	24	23	TOTAL FOR SECTION "D" (I+II+III+IV):	1-0750	5 212	5 305
derivatives	1-0093-1						
others	1-0093-2						
2. Financial assets, declared for sale	1-0093-3	24	23				
3. Others	1-0093-4						
	1-0095						
Total for group III:	1-0090	24	23				
IV. Finances and finance equivalents							
1. Finances in cash	1-0151	3 798	3 157				
2. Finances in unlimited deposits	1-0153	542	282				
3. Blocked finances	1-0155						
4. Finance equivalents	1-0157						
Total for group IV:	1-0150	4 340	3 439				
V. Expenses for future periods	1-0160	12	11				
TOTAL FOR SECTION "B"(I+II+III+IV+V)	1-0200	22 266	18 167				

TOTAL ASSETS (A + B):	1-0300	25 210	21 235	EQUITY, MINORITY PARTICIPATION AND LIABILITIES (A + B + C + D):	1-0800	25 210	21 235
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Date of compilation 29.1.2025 r.

Compiler Magdalena Milanova



THE INCOME STATEMENT

(on individual 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
A. Operating costs				A. Operating profits			
<i>I. Nature of expenses</i>				<i>I. Net revenues from sales of:</i>			
1. Costs of materials	2-1120	77	84	1. Production	2-1551		
2. Costs of external services	2-1130	335	285	2. Goods	2-1552		
3. Costs for amortization	2-1160	290	334	3. Services	2-1560	11 444	9 205
4. Costs for salaries	2-1140	4 298	3 812	4. Others	2-1556	473	360
5. Costs for insurance	2-1150	337	291	Total for group I:	2-1610	11 917	9 565
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	13	252	including from the Government	2-1621		
impairment of assets	2-1171						
provisions	2-1172			III. Financial revenues			
Total for group I:	2-1100	5 350	5 058	1. Revenues from interests	2-1710		
				2. Revenues from dividends	2-1721	6	
II. Financial expenses				3. Positive differences from operations with financial assets and instruments	2-1730	2	3
1. Expenses for interests	2-1210	173	151	4. Positive foreign exchange difference	2-1740		
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		1	Total for group III:	2-1700	9	3
4. Others	2-1240	42	20				
Total for group II:	2-1200	219	177				
B. Total expenses for activity (I + II)	2-1300	5 569	5 235	B. Total revenues from activity (I + II + III):	2-1600	11 926	9 568
C. Profit from activity	2-1310	6 357	4 333	C. Loss from activity	2-1810	0	0
<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>		
D. Total expenses (B+ III +IV)	2-1350	5 569	5 235	D. Total revenues (B + IV + V)	2-1800	11 926	9 568
E. Pre-tax profit	2-1400	6 357	4 333	E. Pre-tax loss	2-1850	0	0
<i>V. Expenses for taxes</i>	<i>2-1450</i>	<i>636</i>	<i>443</i>				
1. Expenses on current corporate tax on profits	2-1451	636	466				
2. Expenses / (savings) of deferred corporate income taxes	2-1452		-23				
3. Others	2-1453						
F. Profit after tax (E - V)	2-0454	5 721	3 890	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	5 721	3 890	J. Net loss for the period	2-0455-2	0	0
TOTAL (D + V + F):	2-1500	11 926	9 568	TOTAL (D + F):	2-1900	11 926	9 568

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

Date of compilation: 29.1.2025 r.

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CASH FLOW STATEMENT BY THE DIRECT METHOD

(on individual basis)



of "SOFIA COMMERCE PAWNSHOPS" JSC

until 31.12.2024

(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	-2 008	1 156
2. Payments for providers	3-2201-1	-612	-709
3. Payments/proceeds, related with financial assets, held for commercial purpose	3-2202		
4. Payments for emolument	3-2203	-4 596	-4 038
5. Paid/recovered taxes (without corporate income tax)	3-2206		
6. Paid corporate income taxes	3-2206-1	-496	-382
7. Interests received	3-2204	10 164	8 110
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	89	-124
Net cash flow from operations (A):	3-2200	2 541	4 013
B. Cash flow from investments			
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		-149
7. Proceeds from sales of investments	3-2302-4		
8. Dividends received from investments	3-2303	6	
9. Currency differences	3-2305		
10. Other proceeds/payments from investments	3-2306		
Net investment flow (B):	3-2300	-2	-146
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		
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	-1 638	-1 370
8. Other proceeds/payments from financial activity	3-2407		
Net flow from financial activities (C):	3-2400	-1 638	-1 370
D. Changes of the cash funds for the period (A + B + C):	3-2500	901	2 497
E. Cash funds at the beginning of the period	3-2600	3 439	942
F. Cash funds at the end of the period, including:	3-2700	4 340	3 439
stock in cash and in bank accounts	3-2700-1	4 340	3 439
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 29.1.2025

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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				389			-389				0	
Balance at the end of the reporting period	4-17	8 938	1 028	0	764	0	-67	8 658	0	0	19 321	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	8 938	1 028	0	764	0	-67	8 658	0	0	19 321	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.

Date of compilation: 29.1.2025

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

of "SOFIA COMMERCE PAWNHOPS" JSC
until 31.12.2024

(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		1859	52		1 859
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	1 864		0	1 864
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	1 864		0	1 864
B. ABROAD					

I. Investments in subsidiaries					
MAKKOM GROUP DOEL (LTD) - MACEDONIA		196	100		196
MAKKOM ZALOZI DOOEL (LTD) - MACEDONIA		9	100		9
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	205		0	205
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	205		0	205

Date of compilation: 29.1.2025 г.

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