

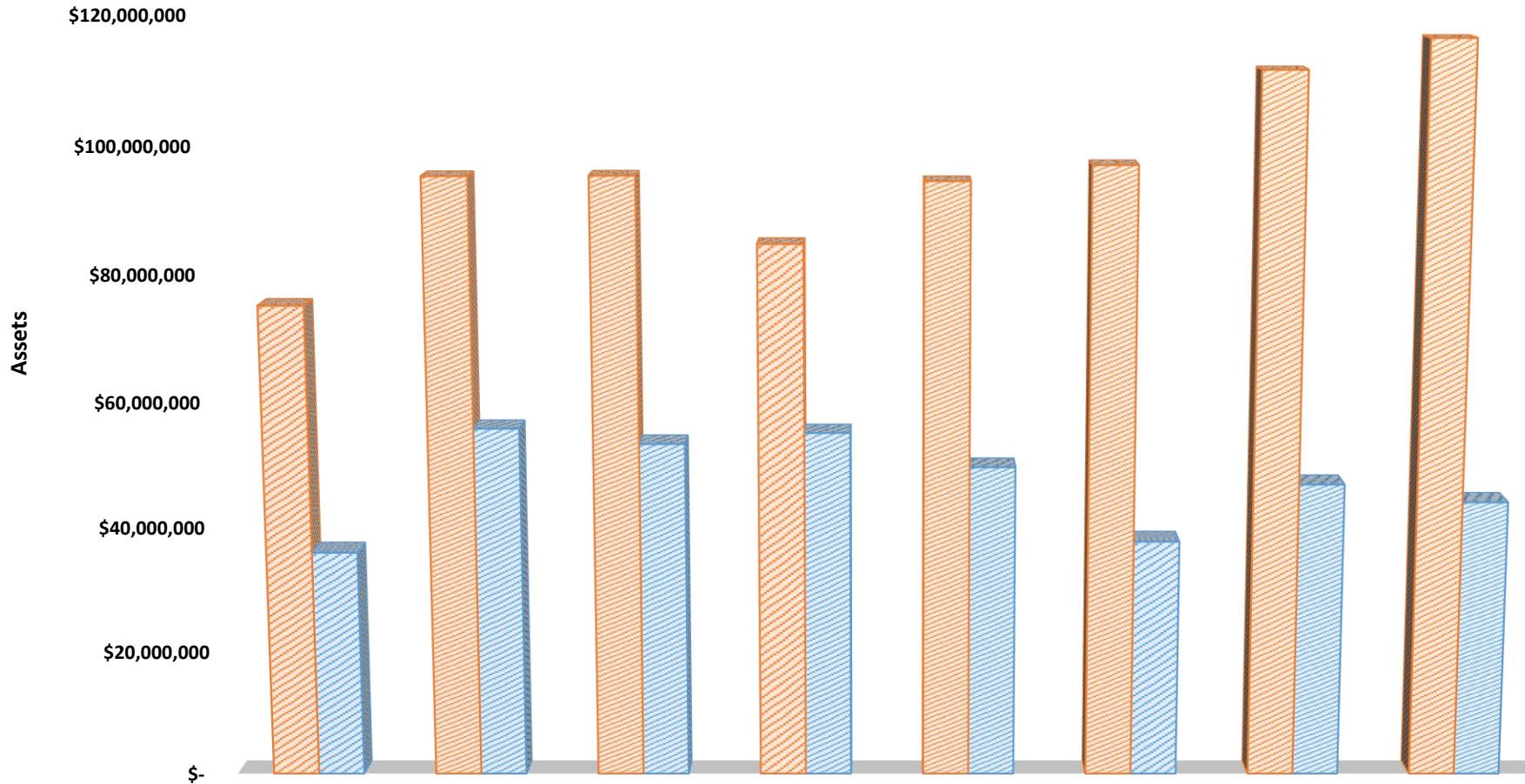
## Consolidated Pawn Shops Balance Sheet

	2023	2022	2021	2020	2019	2018	2017	2016
<b>ASSETS:</b>								
<b>Current Assets:</b>								
Cash & Equivalents	\$ 9,196,089	\$ 8,976,170	\$ 8,228,970	\$ 9,716,582	\$ 9,070,573	\$ 8,193,355	\$ 8,900,682	\$ 7,696,433
Pledge Loans	28,941,971	24,520,585	22,384,135	17,721,651	28,190,205	28,770,395	26,681,302	44,222,711
Allowances for Losses	(2,209,210)	(1,314,922)	(234,712)	555,609	(1,236,905)	(2,936,567)	(3,959,444)	(5,899,693)
Inventory	6,835,799	6,365,482	5,716,257	4,434,458	5,072,034	4,480,883	4,092,487	4,488,526
Deposits on Merchandise	372,007	334,086	313,384	290,651	637,135	474,408	643,477	337,701
<b>Total Current Assets</b>	<b>\$ 43,136,656</b>	<b>\$ 38,881,401</b>	<b>\$ 36,408,034</b>	<b>\$ 32,718,952</b>	<b>\$ 41,733,042</b>	<b>\$ 38,982,474</b>	<b>\$ 36,358,504</b>	<b>\$ 50,845,679</b>
<b>Property &amp; Equipment at Cost:</b>								
Motor Vehicles	\$ 776,610	\$ 884,214	\$ 808,549	\$ 753,666	\$ 717,264	\$ 561,592	\$ 1,703,526	\$ 905,295
Furniture and Equipment	6,281,535	6,577,769	6,584,481	6,263,875	6,271,549	5,408,078	4,579,811	5,835,832
Buildings	2,759,885	4,015,660	3,839,529	3,771,554	3,638,644	3,914,000	4,251,944	4,257,944
Leasehold Improvements	7,132,168	6,100,786	5,849,080	5,528,211	5,601,981	4,625,819	4,863,802	5,064,153
<b>Total Property &amp; Equipment</b>	<b>\$ 16,950,198</b>	<b>\$ 17,578,429</b>	<b>\$ 17,081,639</b>	<b>\$ 16,317,307</b>	<b>\$ 16,229,438</b>	<b>\$ 14,509,489</b>	<b>\$ 15,399,083</b>	<b>\$ 16,063,224</b>
Less Accumulated Depreciation and Amortization	11,407,373	11,562,425	11,206,895	10,073,695	9,476,637	8,170,345	7,999,598	7,773,256
<b>Net Property &amp; Equipment at Cost</b>	<b>\$ 5,542,825</b>	<b>\$ 6,016,004</b>	<b>\$ 5,874,744</b>	<b>\$ 6,243,612</b>	<b>\$ 6,752,801</b>	<b>\$ 6,339,144</b>	<b>\$ 7,399,485</b>	<b>\$ 8,289,968</b>
Land	962,310	962,310	962,310	962,310	887,310	978,815	750,980	1,175,000
Other Assets	66,790,667	65,739,738	53,772,624	54,610,343	35,443,148	49,090,120	50,800,145	14,903,134
<b>TOTAL ASSETS</b>	<b>\$ 116,432,458</b>	<b>\$ 111,599,453</b>	<b>\$ 97,017,712</b>	<b>\$ 94,535,216</b>	<b>\$ 84,816,301</b>	<b>\$ 95,390,553</b>	<b>\$ 95,309,114</b>	<b>\$ 75,213,781</b>
<b>LIABILITIES:</b>								
<b>Current Liabilities:</b>								
Note Payable-Current	\$ 1,796,301	\$ 733,388	\$ 15,886,016	\$ 624,532	\$ 7,511,631	\$ 655,372	\$ 950,364	\$ 9,183,792
Capital Lease Obligations	91,819	89,473	9,000	15,000	100,697	170,466	114,259	90,273
Accounts Payable & Accrued Liabilities	41,513,472	26,935,032	17,002,070	17,654,044	12,746,710	16,570,373	14,707,632	18,925,166
Corporation Income Tax Payable	1,774,151	457,638	3,568,335	302,693	283,060	3,717,203	2,937,857	343,983
<b>Total Current Liabilities</b>	<b>\$ 45,175,743</b>	<b>\$ 28,215,531</b>	<b>\$ 36,465,421</b>	<b>\$ 18,596,269</b>	<b>\$ 20,642,098</b>	<b>\$ 21,113,414</b>	<b>\$ 18,710,112</b>	<b>\$ 28,543,214</b>
Note Payable-Long Term	23,305,857	32,165,447	6,788,955	23,141,262	6,892,244	20,099,057	19,145,266	9,406,627
Capital Lease Obligations	28,592	3,100	12,460,482	13,100	10,000	58,000	-	14,800
Payable to Stockholders	3,815,260	4,264,351	3,509,560	3,073,859	2,118,122	708,103	1,617,052	1,228,024
<b>Total Long Term Liabilities</b>	<b>\$ 27,149,709</b>	<b>\$ 36,432,898</b>	<b>\$ 22,758,997</b>	<b>\$ 26,228,221</b>	<b>\$ 9,020,366</b>	<b>\$ 20,865,160</b>	<b>\$ 20,762,318</b>	<b>\$ 10,649,451</b>
<b>TOTAL LIABILITIES</b>	<b>\$ 72,325,452</b>	<b>\$ 64,648,429</b>	<b>\$ 59,224,418</b>	<b>\$ 44,824,490</b>	<b>\$ 29,662,464</b>	<b>\$ 41,978,574</b>	<b>\$ 39,472,430</b>	<b>\$ 39,192,665</b>
<b>STOCKHOLDER'S EQUITY:</b>								
Common Stock	\$ 1,664,548	\$ 1,794,259	\$ 2,411,132	\$ 2,965,307	\$ 100,931	\$ 525,915	\$ 1,002,998	\$ 4,228,552
Retained earnings	41,867,690	44,356,785	33,999,693	33,971,112	23,754,236	23,102,168	21,386,567	9,688,686
Capital	574,768	799,980	1,382,469	12,774,307	31,298,670	29,783,896	33,447,119	22,103,878
<b>Total Capital</b>	<b>\$ 44,107,006</b>	<b>\$ 46,951,024</b>	<b>\$ 37,793,294</b>	<b>\$ 49,710,726</b>	<b>\$ 55,153,837</b>	<b>\$ 53,411,979</b>	<b>\$ 55,836,684</b>	<b>\$ 36,021,116</b>
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>\$ 116,432,458</b>	<b>\$ 111,599,453</b>	<b>\$ 97,017,712</b>	<b>\$ 94,535,216</b>	<b>\$ 84,816,301</b>	<b>\$ 95,390,553</b>	<b>\$ 95,309,114</b>	<b>\$ 75,213,781</b>

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# NON-DEPOSITORY PAWN SHOPS ASSETS AND CAPITAL



	2016	2017	2018	2019	2020	2021	2022	2023
Total Capital	\$36,021,116	\$55,836,684	\$53,411,979	\$55,153,837	\$49,710,726	\$37,793,294	\$46,951,024	\$44,107,006
Total Assets	\$75,213,781	\$95,309,114	\$95,390,553	\$84,816,301	\$94,535,216	\$97,017,712	\$111,599,453	\$116,432,458

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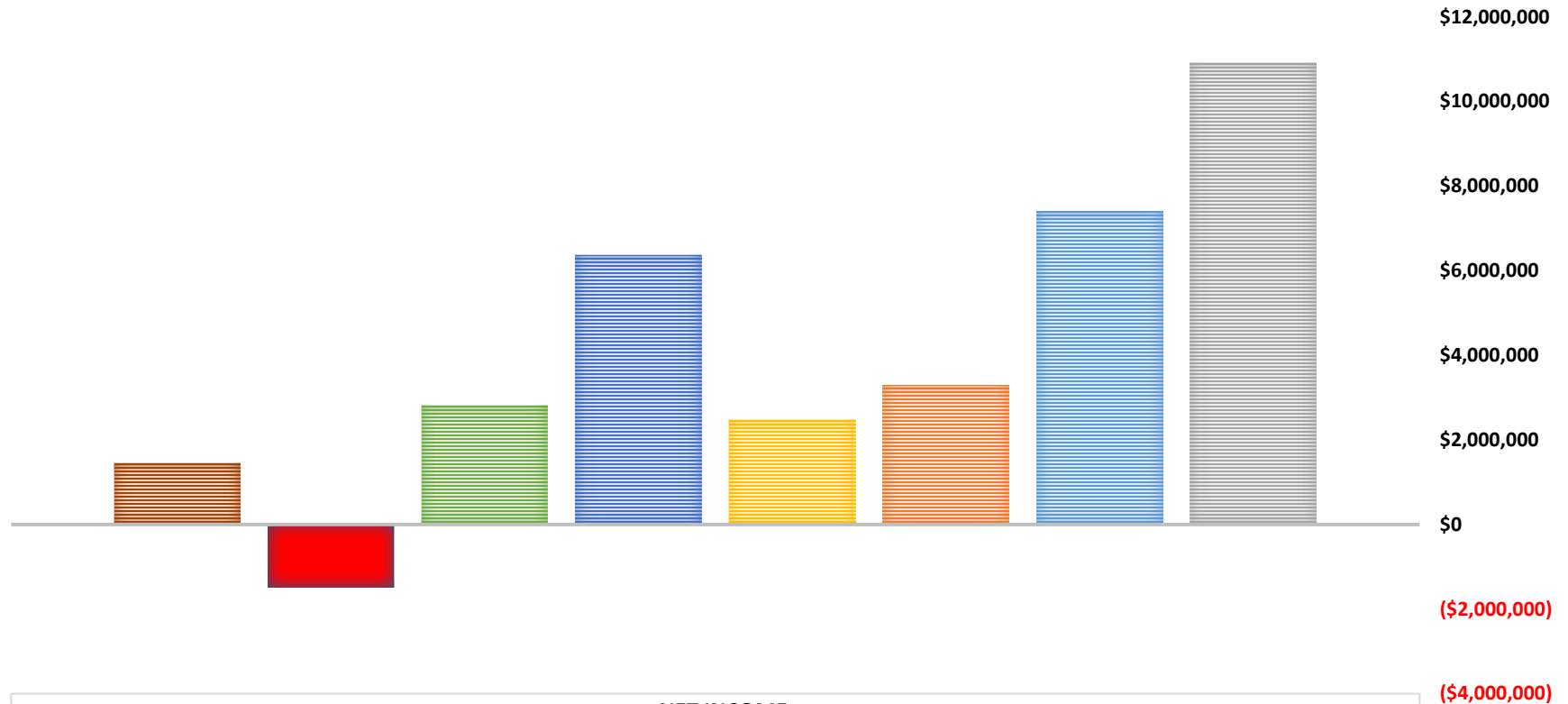
## Consolidated Pawn Shops Income Statement

	2023	2022	2021	2020	2019	2018	2017	2016
<b>Sales</b>	\$ 34,715,155	\$ 27,752,717	\$ 26,821,205	\$ 24,026,674	\$ 24,244,730	\$ 13,547,242	\$ 12,688,651	\$ 12,778,560
<b>Cost of Goods Sold - Net</b>	24,882,998	20,074,199	18,514,545	16,475,039	17,262,942	8,259,721	7,015,511	8,591,536
<b>Gross Profit</b>	\$ 9,832,157	\$ 7,678,518	\$ 8,306,660	\$ 7,551,635	\$ 6,981,788	\$ 5,287,521	\$ 5,673,140	\$ 4,187,024
<b>Interest Income from Pawn Shop Activities</b>	37,226,479	31,953,861	24,406,906	28,209,488	21,384,692	31,710,758	37,790,373	40,519,593
<b>Other Interest Income</b>	179,938	455,389	1,597,818	(864,976)	40,271	(909,353)	691,231	269,426
<b>Other Income</b>	320,563	1,198,052	1,077,778	809,672	1,166,702	792,408	211,882	611,183
<b>GROSS INCOME</b>	\$ 47,559,137	\$ 41,285,820	\$ 35,389,162	\$ 35,705,819	\$ 29,573,453	\$ 36,881,334	\$ 44,366,626	\$ 45,587,226
<b>General and Administrative Expenses:</b>								
Provision For Losses	\$ 2,330,144	\$ 1,651,074	\$ 193,664	\$ 178,323	\$ 191,241	\$ 3,981,449	\$ 4,295,749	\$ 867,896
Recoveries (reported since 2017)	-	-	-	-	-	1,879	30,000	-
Salaries & Employees Benefits	14,606,476	13,141,738	12,863,546	13,737,505	10,479,781	10,342,519	9,566,673	9,113,644
Security	524,813	489,657	461,369	447,739	539,765	341,682	213,958	342,002
Utilities	1,264,536	1,266,674	1,083,778	1,053,792	1,123,193	629,697	495,469	526,730
Rent-Office	6,740,333	6,670,498	6,559,390	5,872,883	3,235,468	5,745,141	5,374,348	5,360,568
Rent Equipment	5,526	11,937	6,011	19,974	25,093	33,224	31,115	22,823
Repossession Costs	221,503	248,827	81,876	52,904	57,567	482,363	753,372	1,069,564
Title and Liens	165,793	141,974	126,183	58,853	70,182	168,227	184,649	232,436
Depreciation	702,743	789,504	812,324	838,946	670,702	857,478	511,164	784,148
Insurance	509,292	574,130	514,710	514,864	467,183	241,504	104,031	158,095
Office Materials and Supplies	1,557,963	1,332,588	1,031,470	1,122,143	1,176,590	756,650	1,311,425	350,420
Repairs and Maintenance	540,214	466,846	411,662	467,683	444,722	253,915	305,221	186,583
Taxes, Patents and License	1,294,839	1,225,425	1,081,008	1,748,832	1,573,859	638,035	487,216	479,229
Representation, Promotion and Advertisement	1,713,277	1,214,433	1,212,488	1,053,279	1,166,018	890,014	2,052,914	3,238,936
Legal, Accounting and Professional Services	1,249,642	2,091,764	2,229,729	4,300,628	1,165,976	6,773,791	14,799,452	12,121,423
Vehicles Expenses (reported since 2017)	194,126	136,491	89,867	146,489	98,429	67,526	52,000	-
Travel Expenses	266,303	205,858	225,881	97,029	212,639	181,415	61,572	101,409
General & Administrative Expenses	33,887,523	31,659,418	28,984,956	31,711,866	22,698,408	32,386,509	40,630,328	34,955,906
<b>Operating Income</b>	\$ 13,671,614	\$ 9,626,402	\$ 6,404,206	\$ 3,993,953	\$ 6,875,045	\$ 4,494,825	\$ 3,736,298	\$ 10,631,320
<b>Interest Expenses</b>	628,648	1,327,804	2,626,138	1,243,477	469,511	784,930	2,045,075	2,139,173
<b>Income Before Tax</b>	13,042,966	8,298,598	3,778,068	2,750,476	6,405,534	3,709,895	1,691,223	8,492,147
<b>Puerto Rico Income Tax</b>	2,122,546	899,600	497,928	282,698	34,392	899,420	3,170,365	7,046,494
<b>NET INCOME</b>	\$ 10,920,420	\$ 7,398,998	\$ 3,280,140	\$ 2,467,778	\$ 6,371,142	\$ 2,810,475	\$ (1,479,142)	\$ 1,445,653

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# NON-DEPOSITORY PAWN SHOPS NET INCOME



	NET INCOME
■ 2016	\$1,445,653
■ 2017	\$(1,479,142)
■ 2018	\$2,810,475
■ 2019	\$6,371,142
■ 2020	\$2,467,778
■ 2021	\$3,280,140
■ 2022	\$7,398,998
■ 2023	\$10,920,420

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