

Basic Economic Facts of PROFI CREDIT Bulgaria, Ltd.

Financial figures up to 30th of September 2016

Volume of loans provided (thousand EUR)

		3Q/2015	3Q/2016	% Y/Y
Number of loans provided	Private	13 743	12 450	91%
	Business	13	16	123%
	Total	13 756	12 466	91%

Nominal value of loans provided	Private	19 813	21 021	106%
	Business	22	44	199%
	Total	19 835	21 065	106%

Share in total production	Private	100%	100%
	Business		

Human resources

	3Q/2015	3Q/2016	% Y/Y
Number of employees	167	188	113%
Number of external credit advisors	518	685	132%
Number of external collectors	102	124	122%

Financial indicators (thousand EUR)

	3Q/2015	3Q/2016	% Y/Y
Equity	3 603	1 420	39%
EBIT	3 664	1 845	50%
EBITDA	3 733	1 925	52%
Total assets	28 490	28 466	100%
- thereof receivables	27 343	25 928	95%
Total revenues	12 657	13 011	103%
Costs	12 011	14 447	120%
Profit before taxation	646	-1 435	n/a
Income tax	0	0	n/a
Profit after taxation	646	-1 435	n/a

Results are preliminary and non-audited, prepared with accordance to International Financial Reporting Standards (IFRS).

Notice:

- 1) Exchange rates used for 2015 period is as at 30.09.2015
- 2) Exchange rates used for 2016 period is as at 30.09.2016