

## Basic Economic Facts of PROFI CREDIT Bulgaria, Ltd.

Audited financial figures up to 31<sup>st</sup> of December 2018

### Volume of loans provided (thousand EUR)

		4Q/2017	4Q/2018	% Y/Y
Number of loans provided	Private	18 348	19 361	106%
	Business	11	11	100%
	Total	18 359	19 372	106%

Nominal value of loans provided	Private	36 639	41 813	114%
	Business	22	35	164%
	Total	36 660	41 849	114%

Share in total production	Private	100%	100%
	Business	0%	0%

### Human resources

	4Q/2017	4Q/2018	% Y/Y
Number of employees	202	197	98%
Number of external credit advisors	460	427	93%
Number of external collectors	111	116	105%

### Financial indicators (thousand EUR)

	4Q/2017	4Q/2018	% Y/Y
Equity	778	2 341	301%
EBIT	184	4 655	2527%
EBITDA	314	4 772	1522%
Total assets	25 627	15 602	61%
- thereout receivables	23 404	13 621	58%
Total revenues	15 880	17 996	113%
Costs	19 622	16 046	82%
Profit before taxation	-3 742	1 955	
Income tax	20	-4	
Profit after taxation	-3 722	1 951	

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

Notice:

- 1) Exchange rates used for 2017 period is as at 31.12.2017
- 2) Exchange rates used for 2018 period is as at 31.12.2018