

Basic Economic Facts of PROFI CREDIT Bulgaria, Ltd.

Financial figures up to 30th of September 2019

Volume of loans provided (thousand EUR)

		3Q/2018	3Q/2019	% Y/Y
Number of loans provided	Private	14 022	19 295	138%
	Business	8	0	0%
	Total	14 030	19 295	138%
Nominal value of loans provided	Private	30 194	34 692	115%
	Business	22	0	0%
	Total	30 217	34 692	115%
Share in total production	Private	100%	100%	
	Business	0%	0%	

Human resources

	3Q/2018	3Q/2019	% Y/Y
Number of employees	162	158	98%
Number of external credit advisors	400	346	87%
Number of external collectors	99	73	74%

Financial indicators (thousand EUR)

	3Q/2018	3Q/2019	% Y/Y
Equity	2 874	1 866	65%
EBIT	2 149	1 171	54%
EBITDA	2 244	1 284	57%
Total assets	15 578	16 056	103%
- thereof receivables	13 556	13 839	102%
Total revenues	13 096	12 322	94%
Costs	13 124	12 723	97%
Profit before taxation	-27	-401	1 468%
Income tax	0	0	
Profit after taxation	-27	-401	1 468%

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

Notice:

- 1) Exchange rates used for 2018 period is as at 30.09.2018
- 2) Exchange rates used for 2019 period is as at 30.09.2019