

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

Financial figures up to 30<sup>th</sup> of June 2015

### *Volume of loans provided (thousand EUR)*

		2Q/2014	2Q/2015	% Y/Y
Number of loans provided	Private	5 995	9 024	151%
	Business	8	10	125%
	Total	6 003	9 034	150%

Nominal value of loans provided	Private	15 531	12 636	81%
	Business	28	19	67%
	Total	15 559	12 655	81%

Share in total production	Private	100%	100%
	Business		

### *Human resources*

	2Q/2014	2Q/2015	% Y/Y
Number of employees	128	179	140%
Number of external credit advisors	636	575	90%
Number of external collectors	59	108	183%

### *Financial indicators (thousand EUR)*

	2Q/2014	2Q/2015	% Y/Y
Equity	5 293	4 816	91%
EBIT	2 785	2 795	100%
EBITDA	2 829	2 840	100%
Total assets	25 089	28 740	115%
- thereof receivables	24 023	27 242	113%
Total revenues	7 561	8 426	111%
Costs	6 639	7 590	114%
Profit before taxation	922	836	91%
Income tax	0	0	
Profit after taxation	922	836	91%

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

Notice:

- 1) Exchange rates used for 2014 period is as at 30.06.2014
- 2) Exchange rates used for 2015 period is as at 30.06.2015