

Basic Economic Facts of PROFI CREDIT Bulgaria, Ltd.

Financial figures up to 30th of June 2016

Volume of loans provided (thousand EUR)

		2Q/2015	2Q/2016	% Y/Y
Number of loans provided	Private	9 024	8 424	93%
	Business	10	10	100%
	Total	9 034	8 434	93%

Nominal value of loans provided	Private	12 636	14 052	111%
	Business	19	29	157%
	Total	12 655	14 081	111%

Share in total production	Private	100%	100%
	Business		

Human resources

	2Q/2015	2Q/2016	% Y/Y
Number of employees	179	199	111%
Number of external credit advisors	575	620	108%
Number of external collectors	108	107	99%

Financial indicators (thousand EUR)

	2Q/2015	2Q/2016	% Y/Y
Equity	4 816	2 076	43%
EBIT	2 795	1 320	47%
EBITDA	2 840	1 371	48%
Total assets	28 202	28 048	99%
- thereof receivables	27 242	26 320	97%
Total revenues	8 426	8 778	104%
Costs	7 590	9 557	126%
Profit before taxation	836	-779	n/a
Income tax	0	0	n/a
Profit after taxation	836	-779	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 30.06.2015
- 2) Exchange rates used for 2016 period is as at 30.06.2016