

Basic Economic Facts of PROFI CREDIT Bulgaria Ltd.

Financial figures up to 30th of September 2014

Volume of loans provided (EUR)

		3Q/2013	3Q/2014	% Y/Y
Number of loans provided	Private	11 305	9 533	84%
	Business	12	13	108%
	Total	11 317	9 546	84%

Nominal value of loans provided	Private	24 609	21 714	88%
	Business	15	39	261%
	Total	24 624	21 753	88%

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

Human resources

	3Q/2013	3Q/2014	% Y/Y
Number of employees	128	134	105%
Number of external credit advisors	630	708	112%
Number of external collectors	73	63	86%

Financial indicators (EUR)

	3Q/2013	3Q/2014	% Y/Y
Equity	4 210	3 898	93%
EBIT	4 328	4 126	95%
EBITDA	4 356	4 193	96%
Total assets	25 535	29 690	116%
- thereof receivables	24 249	28 627	118%
Total revenues	10 853	11 496	106%
Costs	8 938	10 281	115%
Profit before taxation	1 915	1 216	63%
Income tax	0	0	
Profit after taxation	1 915	1 216	63%

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

Notice:

- 1) Exchange rates used for 2013 period is as at 30.09.2013
- 2) Exchange rates used for 2014 period is as at 30.09.2014