

Basic Economic Facts of PROFI CREDIT Bulgaria, Ltd.

Financial figures up to 30th of September 2015

Volume of loans provided (thousand EUR)

		3Q/2014	3Q/2015	% Y/Y
Number of loans provided	Private	9 546	13 756	144%
	Business	13	13	100%
	Total	9 533	13 743	144%
Nominal value of loans provided	Private	21 753	19 835	91%
	Business	39	22	56%
	Total	21 714	19 813	91%
Share in total production	Private	100%	100%	
	Business	0%	0%	

Human resources

	3Q/2014	3Q/2015	% Y/Y
Number of employees	134	167	125%
Number of external credit advisors	708	518	73%
Number of external collectors	63	102	162%

Financial indicators (thousand EUR)

	3Q/2014	3Q/2015	% Y/Y
Equity	3 898	3 603	92%
EBIT	3 811	3 664	96%
EBITDA	3 878	3 733	96%
Total assets	25 392	28 490	112%
- thereof receivables	24 528	27 343	111%
Total revenues	11 496	12 657	110%
Costs	10 280	12 011	117%
Profit before taxation	1 216	646	53%
Income tax	0	0	
Profit after taxation	1 216	646	53%

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 30.09.2014
- 2) Exchange rates used for 2015 period is as at 30.09.2015