

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

### Financial figures up to 31<sup>st</sup> of December 2014, AUDITED

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

		4Q/2013	4Q/2014	% Y/Y
Number of loans provided	Private	14 517	14 151	97%
	Business	13	17	131%
	Total	14 530	14 168	98%

Nominal value of loans provided	Private	33 085	28 317	86%
	Business	17	54	326%
	Total	33 102	28 371	86%

Share in total production	Private	100%	100%
	Business		

#### *Human resources*

	4Q/2013	4Q/2014	% Y/Y
Number of employees	132	145	110%
Number of external credit advisors	703	679	97%
Number of external collectors	60	84	140%

#### *Financial indicators (thousand EUR)*

	4Q/2013	4Q/2014	% Y/Y
Equity	4 322	3 907	90%
EBIT	5 243	4 853	93%
EBITDA	5 299	4 943	93%
Total assets	23 360	26 563	114%
- thereof receivables	22 503	25 668	114%
Total revenues	14 956	15 509	104%
Costs	12 922	14 410	112%
Profit before taxation	2 034	1 099	54%
Income tax	0	174	
Profit after taxation	2 034	1 273	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 31.12.2013
- 2) Exchange rates used for 2014 period is as at 31.12.2014