

Basic Economic Facts of PROFI CREDIT Bulgaria, Ltd.

Audited financial figures up to 31st of December 2015

Volume of loans provided (thousand EUR)

		4Q/2014	4Q/2015	% Y/Y
Number of loans provided	Private	14 151	18 484	131%
	Business	17	16	94%
	Total	14 168	18 500	131%
Nominal value of loans provided	Private	28 317	27 552	97%
	Business	54	29	54%
	Total	28 371	27 582	97%
Share in total production	Private	100%	100%	
	Business	0%	0%	

Human resources

	4Q/2014	4Q/2015	% Y/Y
Number of employees	145	185	128%
Number of external credit advisors	679	556	82%
Number of external collectors	84	117	139%

Financial indicators (thousand EUR)

	4Q/2014	4Q/2015	% Y/Y
Equity	3 907	2 855	73%
EBIT	4 853	4 509	93%
EBITDA	4 943	4 601	93%
Total assets	26 563	27 731	104%
- thereof receivables	25 668	26 929	105%
Total revenues	15 508	16 904	109%
Costs	14 410	16 777	116%
Profit before taxation	1 099	127	12%
Income tax	(174)	157	
Profit after taxation	1 273	(29)	

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

Notice:

- 1) Exchange rates used for 2014 period is as at 31.12.2014
- 2) Exchange rates used for 2015 period is as at 31.12.2015