

Basic Economic Facts of PROFI CREDIT Bulgaria, Ltd.

Financial figures up to 31st of March 2015

Volume of loans provided (thousand EUR)

		1Q/2014	1Q/2015	% Y/Y
Number of loans provided	Private	3 158	4 318	137%
	Business	3	4	133%
	Total	3 161	4 322	137%

Nominal value of loans provided	Private	8 135	6 020	74%
	Business	8	9	113%
	Total	8 143	6 029	74%

Share in total production	Private	100%	100%
	Business		

Human resources

	1Q/2014	1Q/2015	% Y/Y
Number of employees	125	163	130%
Number of external credit advisors	666	583	88%
Number of external collectors	73	107	147%

Financial indicators (thousand EUR)

	1Q/2014	1Q/2015	% Y/Y
Equity	4 538	4 117	91%
EBIT	1 077	1 097	102%
EBITDA	1 100	1 118	102%
Total assets	24 587	26 563	108%
- thereof receivables	23 214	25 668	111%
Total revenues	3 704	4 120	111%
Costs	3 538	3 988	113%
Profit before taxation	166	132	80%
Income tax	0	0	
Profit after taxation	166	132	80%

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 31.03.2014
- 2) Exchange rates used for 2015 period is as at 31.03.2015