

Basic Economic Facts of PROFI CREDIT Bulgaria, Ltd.

Financial figures up to 31st of March 2016

Volume of loans provided (thousand EUR)

		1Q/2015	1Q/2016	% Y/Y
Number of loans provided	Private	4 318	4 440	103%
	Business	4	3	75%
	Total	4 322	4 443	103%

Nominal value of loans provided	Private	6 020	7 237	120%
	Business	9	12	139%
	Total	6 028	7 249	120%

Share in total production	Private	100%	100%
	Business		

Human resources

	1Q/2015	1Q/2016	% Y/Y
Number of employees	163	176	108%
Number of external credit advisors	583	507	87%
Number of external collectors	107	118	110%

Financial indicators (thousand EUR)

	1Q/2015	1Q/2016	% Y/Y
Equity	4 117	2 604	63%
EBIT	1 097	820	75%
EBITDA	1 118	844	76%
Total assets	26 563	27 986	105%
- thereof receivables	25 668	26 816	104%
Total revenues	4 120	4 407	107%
Costs	3 988	4 658	117%
Profit before taxation	132	(251)	
Income tax	0	0	
Profit after taxation	132	(251)	

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 31.03.2015
- 2) Exchange rates used for 2015 period is as at 31.03.2016