

Basic Economic Facts of PROFI CREDIT Bulgaria Ltd.

Financial figures up to 31st March of 2013

Volume of loans provided (EUR)

		1Q/2012	1Q/2013	% Y/Y
Number of loans provided	Private	2 954	3 906	132%
	Business	--	8	--
	Total	2 954	3 914	132%

Nominal value of loans provided	Private	6 155	7 761	126%
	Business	--	11	--
	Total	6 155	7 772	126%

Share in total production	Private	100%	100%
	Business	--	--

Human resources

	1Q/2012	1Q/2013	% Y/Y
Number of employees	99	118	119%
Number of external credit advisors	627	612	98%
Number of external collectors	84	71	85%

Financial indicators (EUR)

	1Q/2012	1Q/2013	% Y/Y
Equity	-12 111	2 858	n/a
EBIT	521	1 325	254%
EBITDA	538	1 334	248%
Total assets	16 389	22 379	137%
- thereout receivables	15 737	21 559	137%
Total revenues	3 202	3 457	108%
Costs	3 784	2 892	76%
Profit before taxation	-582	565	n/a
Income tax	0	0	n/a
Profit after taxation	-582	565	n/a

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

Notice:

- 1) Exchange rates used for 2012 period is as at 31.03.2012
- 2) Exchange rates used for 2013 period is as at 31.03.2013