

Basic Economic Facts of PROFI CREDIT Bulgaria Ltd.

Financial figures up to 30th June of 2013

Volume of loans provided (EUR)

		2Q/2012	2Q/2013	% Y/Y
Number of loans provided	Private	5 900	7 627	129%
	Business	--	11	--
	Total	5 900	7 638	129%

Nominal value of loans provided	Private	12 150	15 892	131%
	Business	--	14	--
	Total	12 150	15 906	131%

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

Human resources

	2Q/2012	2Q/2013	% Y/Y
Number of employees	104	124	119%
Number of external credit advisors	610	622	102%
Number of external collectors	77	74	96%

Financial indicators (EUR)

	2Q/2012	2Q/2013	% Y/Y
Equity	-11 621	3 446	n/a
EBIT	2 146	2 719	127%
EBITDA	2 177	2 736	126%
Total assets	17 729	24 068	136%
- thereout receivables	17 120	22 984	134%
Total revenues	7 685	7 069	92%
Costs	7 777	5 917	76%
Profit before taxation	-92	1 152	n/a
Income tax	0	0	n/a
Profit after taxation	-92	1 152	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 30.06.2012
- 2) Exchange rates used for 2013 period is as at 30.06.2013