

Basic Economic Facts of PROFI CREDIT Bulgaria Ltd.

Financial figures up to 30th September of 2013

Volume of loans provided (EUR)

		3Q/2012	3Q/2013	% Y/Y
Number of loans provided	Private	9 170	11 305	123%
	Business	16	12	75%
	Total	9 186	11 317	123%

Nominal value of loans provided	Private	18 934	24 609	130%
	Business	21	15	71%
	Total	18 955	24 624	130%

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

Human resources

	3Q/2012	3Q/2013	% Y/Y
Number of employees	104	128	123%
Number of external credit advisors	695	630	91%
Number of external collectors	76	73	96%

Financial indicators (EUR)

	3Q/2012	3Q/2013	% Y/Y
Equity	-11 450	4 210	n/a
EBIT	3 526	4 328	123%
EBITDA	3 570	4 356	122%
Total assets	18 963	25 535	135%
- thereout receivables	18 420	24 249	132%
Total revenues	11 619	10 853	93%
Costs	11 540	8 938	77%
Profit before taxation	79	1 915	2 411%
Income tax	0	0	n/a
Profit after taxation	79	1 915	2 411%

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 30.09.2012
- 2) Exchange rates used for 2013 period is as at 30.09.2013