

Basic Economic Facts of PROFI CREDIT Bulgaria, Ltd.

Audited financial figures up to 31st of December 2016

Volume of loans provided (thousand EUR)

		4Q/2015	4Q/2016	% Y/Y
Number of loans provided	Private	18 484	17 300	94%
	Business	16	22	138%
	Total	18 500	17 322	94%

Nominal value of loans provided	Private	28 317	29 523	104%
	Business	54	29	54%
	Total	27 582	29 553	107%

Share in total production	Private	100%	100%
	Business	0%	0%

Human resources

	4Q/2015	4Q/2016	% Y/Y
Number of employees	185	217	117%
Number of external credit advisors	556	556	100%
Number of external collectors	117	130	111%

Financial indicators (thousand EUR)

	4Q/2015	4Q/2016	% Y/Y
Equity	2 855	(501)	n/a
EBIT	4 509	727	16%
EBITDA	4 601	837	18%
Total assets	27 731	25 720	93%
- thereof receivables	26 929	24 745	92%
Total revenues	16 904	16 781	99%
Costs	16 777	20 136	120%
Profit before taxation	127	(3 361)	n/a
Income tax	157	6	n/a
Profit after taxation	(29)	3 355	n/a

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

Notice:

- 1) Exchange rates used for 2015 period is as at 31.12.2015
- 2) Exchange rates used for 2016 period is as at 31.12.2016