

Basic Economic Facts of PROFI CREDIT Bulgaria, Ltd.

Financial figures up to 30th of June 2017

Volume of loans provided (thousand EUR)

		2Q/2016	2Q/2017	% Y/Y
Number of loans provided	Private	8 424	9 044	107%
	Business	10	1	10%
	Total	8 434	9 045	107%

Nominal value of loans provided	Private	14 052	17 258	123%
	Business	29	2	7%
	Total	14 081	17 261	123%

Share in total production	Private	100%	100%
	Business		

Human resources

	2Q/2016	2Q/2017	% Y/Y
Number of employees	199	199	100%
Number of external credit advisors	620	460	74%
Number of external collectors	107	123	115%

Financial indicators (thousand EUR)

	2Q/2016	2Q/2017	% Y/Y
Equity	2 076	2 991	144%
EBIT	1 320	201	15%
EBITDA	1 371	263	19%
Total assets	28 048	25 693	92%
- thereof receivables	26 320	24 515	93%
Total revenues	8 778	7 867	90%
Costs	9 557	9 744	102%
Profit before taxation	(779)	(1 877)	n/a
Income tax	0	0	n/a
Profit after taxation	(779)	(1 877)	n/a

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

Notice:

- 1) Exchange rates used for 2016 period is as at 30.06.2016
- 2) Exchange rates used for 2017 period is as at 30.06.2017