

Basic Economic Facts of PROFI CREDIT Bulgaria, Ltd.

Financial figures up to 31st of March 2019

Volume of loans provided (thousand EUR)

		1Q/2018	1Q/2019	% Y/Y
Number of loans provided	Private	4 717	6 675	142%
	Business	5	0	0%
	Total	4 722	6 675	141%

Nominal value of loans provided	Private	9 660	11 496	119%
	Business	14	0	0%
	Total	9 674	11 496	119%

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

Human resources

	1Q/2018	1Q/2019	% Y/Y
Number of employees	182	156	86%
Number of external credit advisors	468	413	88%
Number of external collectors	114	99	87%

Financial indicators (thousand EUR)

	1Q/2018	1Q/2019	% Y/Y
Equity	2 715	1 926	71%
EBIT	792	114	14%
EBITDA	826	148	18%
Total assets	27 518	16 127	59%
- thereof receivables	17 883	13 669	76%
Total revenues	4 247	4 437	104%
Costs	4 431	4 817	109%
Profit before taxation	-184	-380	206%
Income tax	0	0	
Profit after taxation	-184	-380	206%

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

Notice:

- 1) Exchange rates used for 2018 period is as at 31.03.2018
- 2) Exchange rates used for 2019 period is as at 31.03.2019