

## Basic Economic Facts of PROFI CREDIT Bulgaria, Ltd.

Financial figures up to 30<sup>th</sup> of June 2019

### Volume of loans provided (thousand EUR)

		2Q/2018	2Q/2019	% Y/Y
Number of loans provided	Private	9 169	12 757	139%
	Business	7	0	0%
	Total	9 176	12 757	139%

Nominal value of loans provided	Private	19 485	22 186	114%
	Business	18	0	0%
	Total	19 503	22 186	114%

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

### Human resources

	2Q/2018	2Q/2019	% Y/Y
Number of employees	164	151	92%
Number of external credit advisors	468	407	87%
Number of external collectors	99	87	88%

### Financial indicators (thousand EUR)

	2Q/2018	2Q/2019	% Y/Y
Equity	2 726	1 747	64%
EBIT	1 537	472	31%
EBITDA	1 604	546	34%
Total assets	19 878	15 886	80%
- thereof receivables	18 047	13 396	74%
Total revenues	8 524	8 039	94%
Costs	8 699	8 587	99%
Profit before taxation	-175	-548	313%
Income tax	0	0	
Profit after taxation	-175	-548	313%

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 30.06.2018
- 2) Exchange rates used for 2019 period is as at 30.06.2019