

**EASY ASSET
MANAGEMENT JSC**



**EASY
CREDIT**

www.easycredit.bg

Overview

- The most dynamically developing non-bank financial institution in Bulgaria, fully-owned by Bulgarian entrepreneurs;
- Provides short-term loans to the under banked population in Bulgaria since 2005;
- Over 4000 men and women service clients across 181 offices and over 2000 post offices across Bulgaria;
- 100 000+ loyal customers;
- 93% of the population recognizes the brand Easy Credit;
- 64% of our clients would recommend Easy Credit.

Mission

- To provide responsible and transparent, fast and affordable credits directly to our clients' homes.

Vision

- To be a market leader in all the countries that we operate in.

Values

- Morality & Ethics
- Responsibility
- Loyalty
- Transparency
- Social Engagement

Business Model

- HCC (Home Collected Credits) model, where disbursement, contract signing and scoring take place at the client's home;
- Responsible Lending;
- Weekly, bi-weekly and monthly repayments ensuring customer comfort & predictability of repayment;

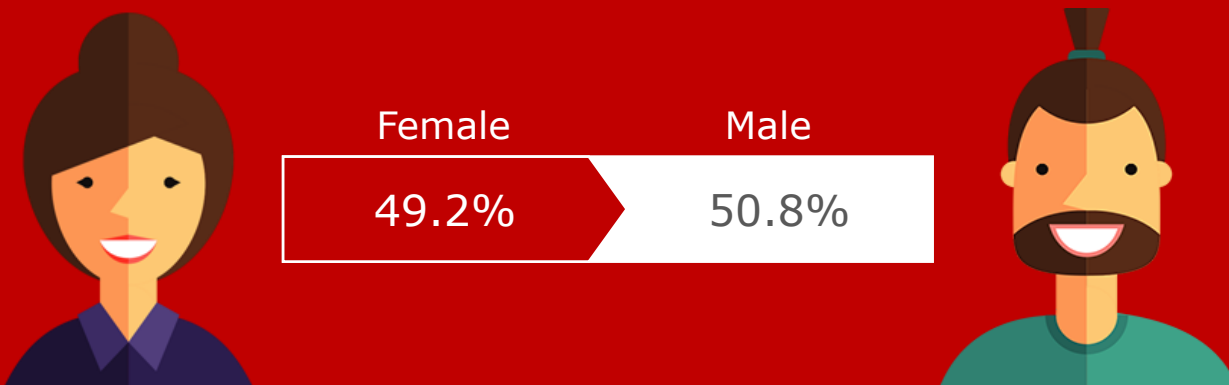
Partnerships

- Partnering with the Bulgarian Postal services (BG Post) to provide access to financial facilities in more than 2000 post offices in Bulgaria.



Customer Profile

Our typical customer is an un(der)banked individual looking to acquire & maintain a normal standard of living.



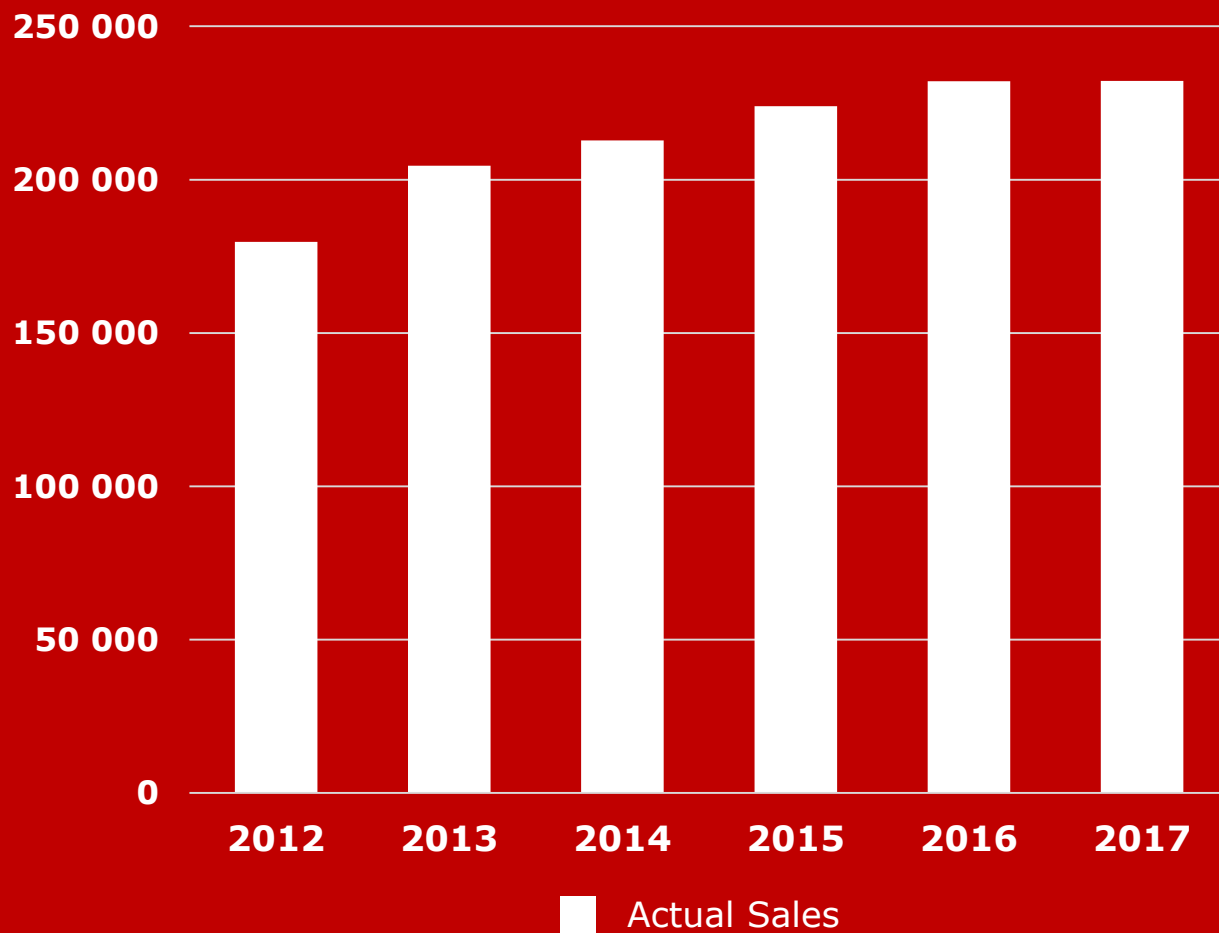
- Single/Unmarried;
- Low income individuals;
- Average age of 44 years;
- Completed secondary education;
- €305 Average loan size.

Products

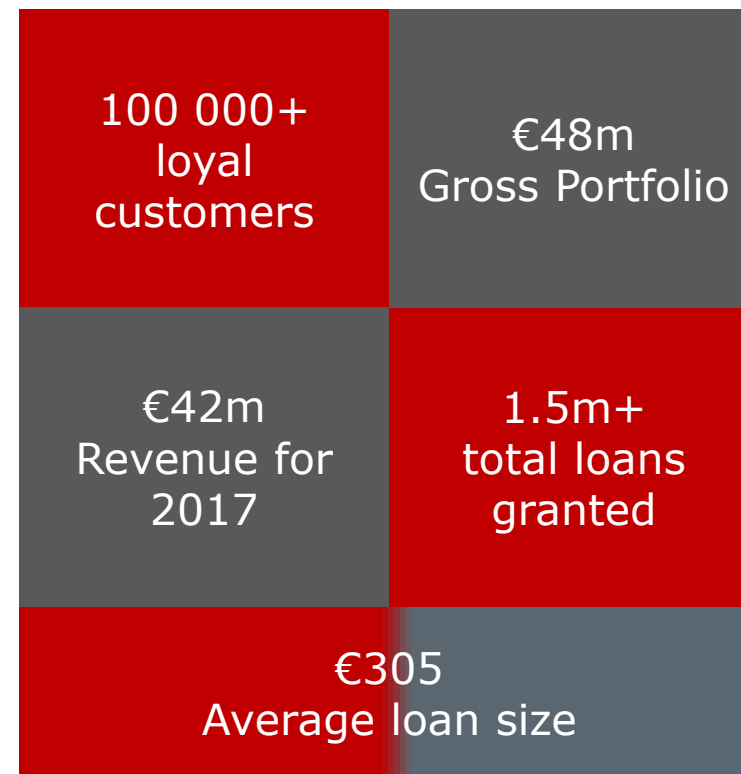
EASY CREDIT	Non-collateral loans up to 3000BGN with weekly repayments
CREDIT PENSIONER	Non-collateral loan up to 2500BGN tailored for pensioners
EASY MONTH	Personal loan up to 2500BGN repaid in monthly instalments
VIPEASY	Personal loan up to 8000BGN for loyal customers
EASYMAX	Personal loan up to 5000BGN tailored for workers on a labor contract
EASY INCREDO	1250BGN to 8000BGN loan with period between 1 to 3 years

*1 BGN = 0.51 EUR

Yearly Sales



Statistics





EASY
CREDIT

Financial Services from
door-to-door

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