

**EASY ASSET
MANAGEMENT JSC**



**EASY
CREDIT**

www.easycredit.bg

Overview

- The most dynamically developing non-banking financial institution in Bulgaria, fully-owned by Bulgarian entrepreneurs
- Provides short-term loans to the under banked population in Bulgaria since 2005
- Over 4000 employees and 181 offices in Bulgaria
- 100 000+ loyal customers
- 93% of the local population recognize the brand of 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;

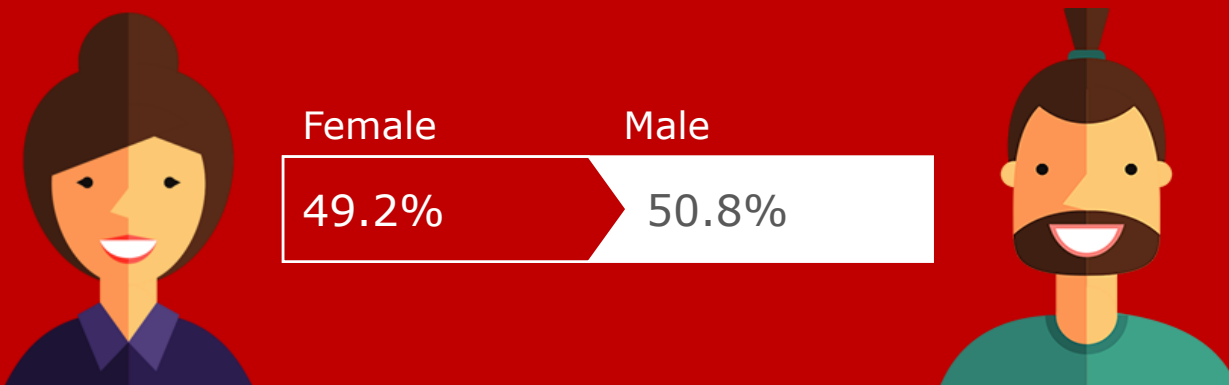
Partnerships

- 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 forward to acquire & maintain a normal standard of living.



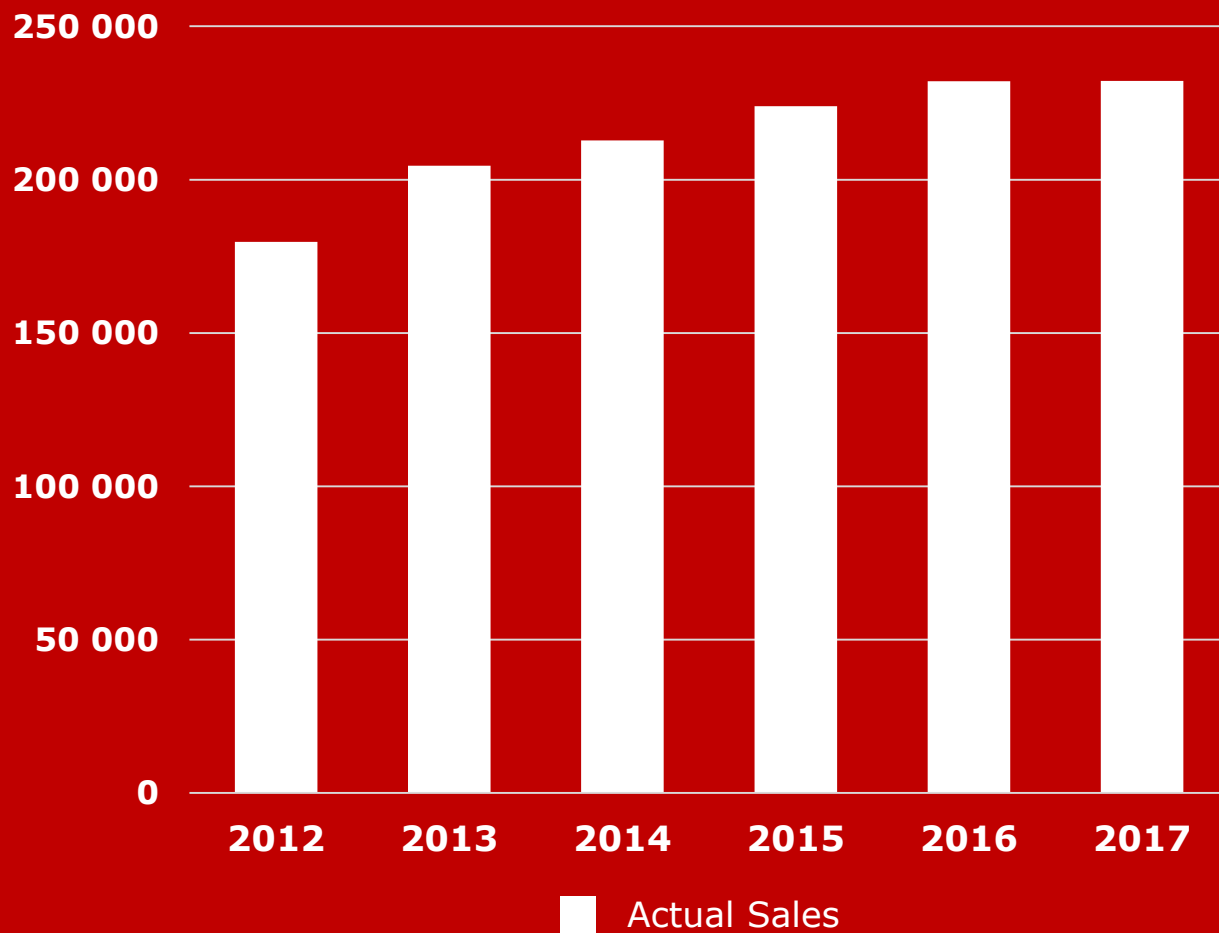
- Single/Unmarried
- Low income individuals
- Average age of 44 years
- Completed secondary education
- €305 Average loan size

Products

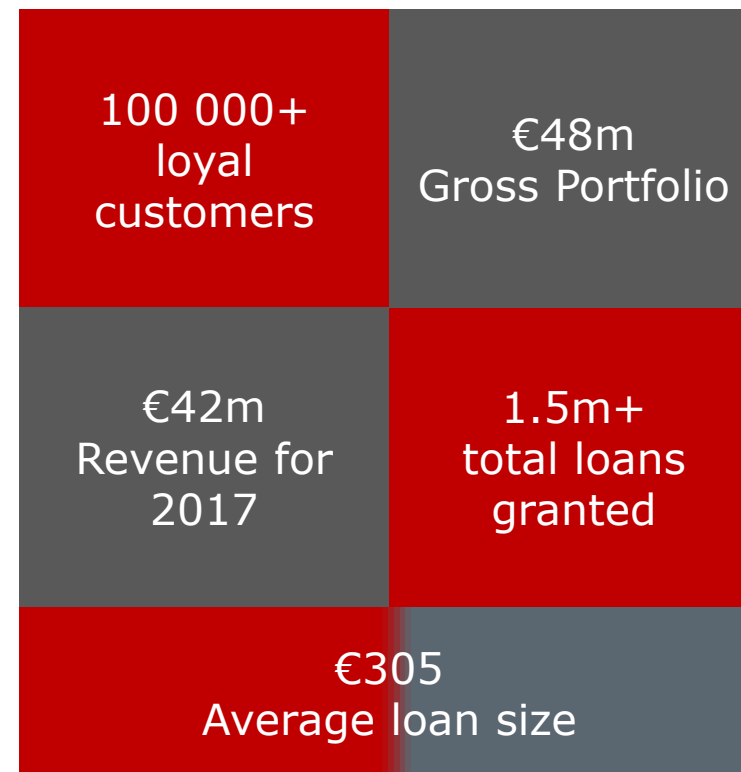
EASY CREDIT	Non-collateral loans up to 3000 BGN with weekly repayments
CREDIT PENSIONER	Non-collateral loan up to 2500 BGN tailored for pensioners
EASY MONTH	Personal loan up to 2500 BGN repaid in monthly instalments
VIPEASY	Personal loan up to 8000 BGN for loyal customers
EASYMAX	Personal loan up to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