



EASYCREDIT

“Easy Asset Management” JSC

www.easycredit.bg 0700 18 100



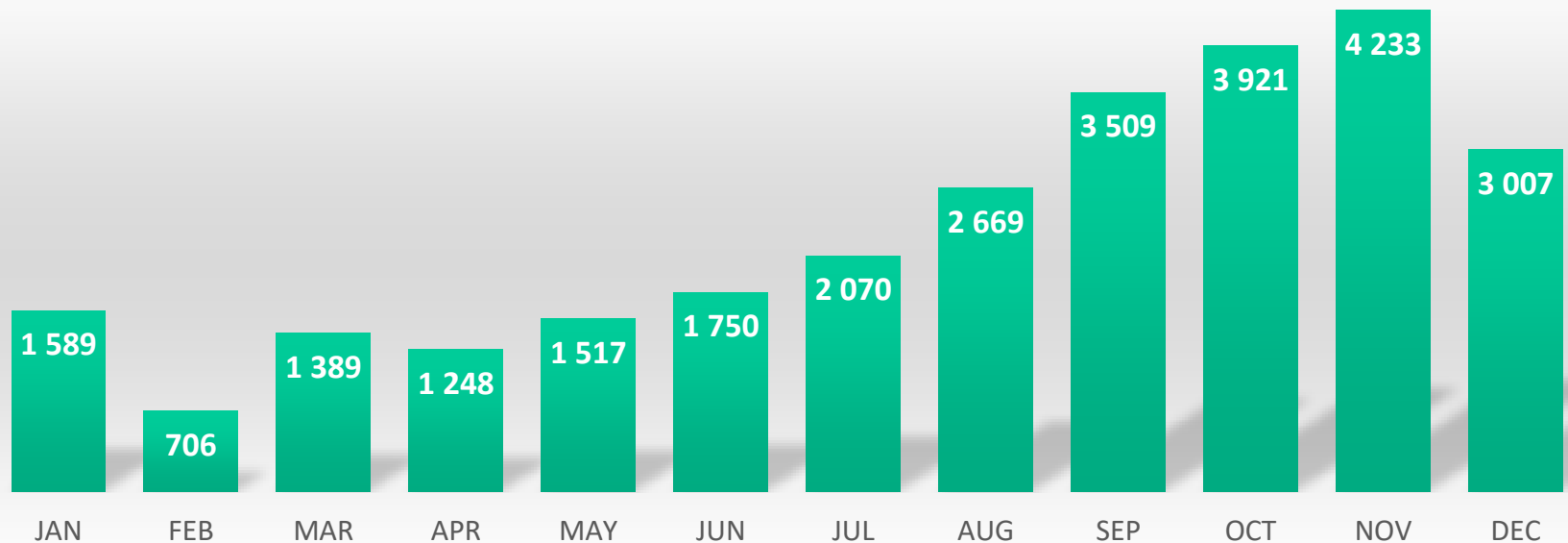
About us

- One of the fastest developing nonbank financial institutions in Bulgaria with over 15 years of experience. EasyCredit is founded in 2005. It is owned by Bulgarian entrepreneurs, and it is growing as a successful international company. The main principles the company follows are responsibly and transparently granting loans to all people that have limited access to bank services.
- Over 500 000 clients have used our services
- Over 2 100 000 granted loans
- Over 4 000 credit consultants and employees are taking care of our clients in all of our 190 offices in the entire country
- Over 130 000 loyal clients
- 85% of the population of Bulgaria is familiar with the brand of EasyCredit
- 64% of our clients would recommend us
- Specially created loyal clients program - EasyBonus

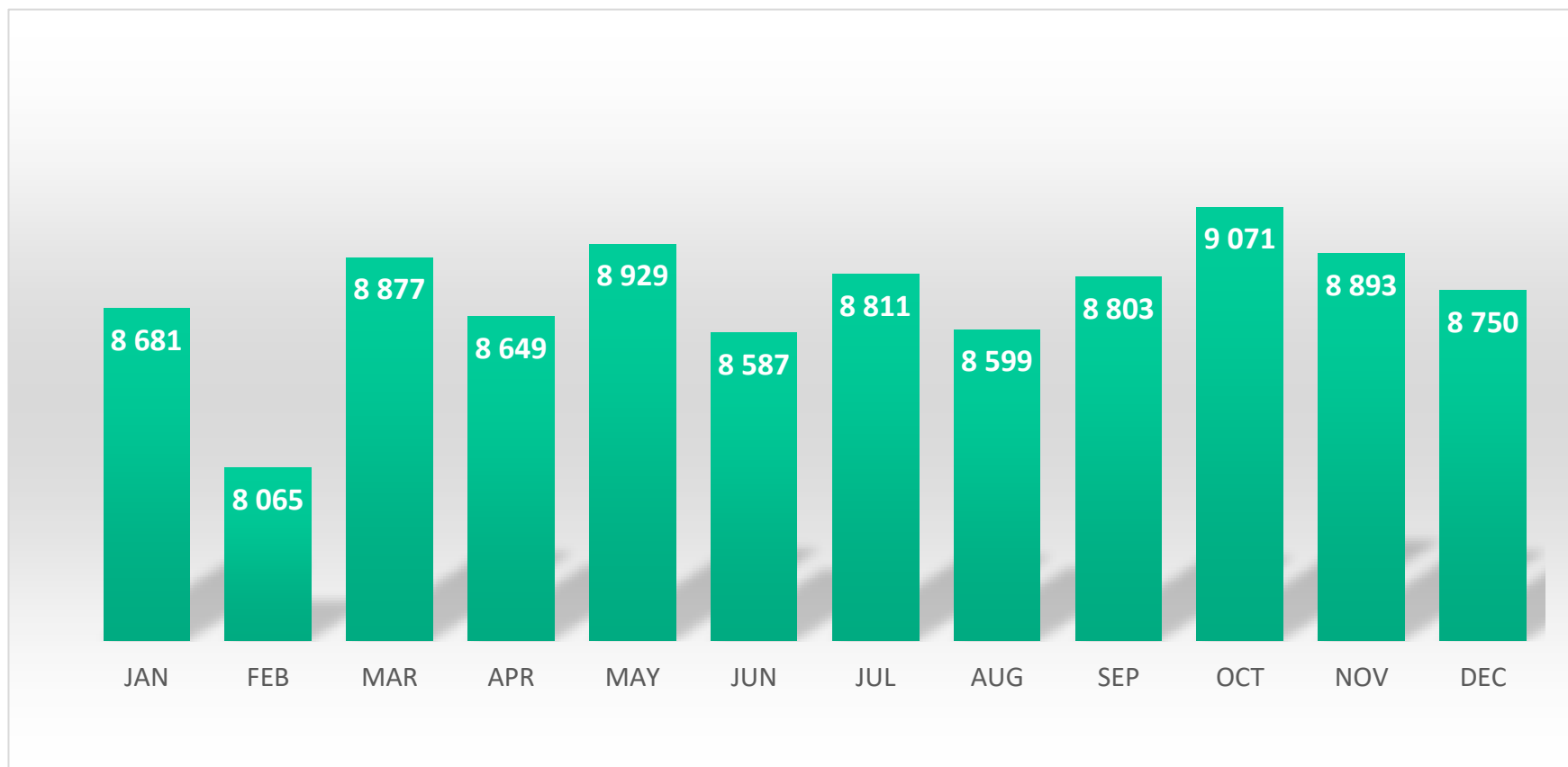
2019 in figures

Profit (before tax profit) 2019

Operating profit '000



■ The income from Revenue in 2019



COVID-19 measures

- Measures to protect the clients and employees and prevent the spreading of COVID-19 were swiftly implemented in March 2020.
- Instalment payment method implemented



+3800

Online
Payments
Between Apr –
Sep 2020

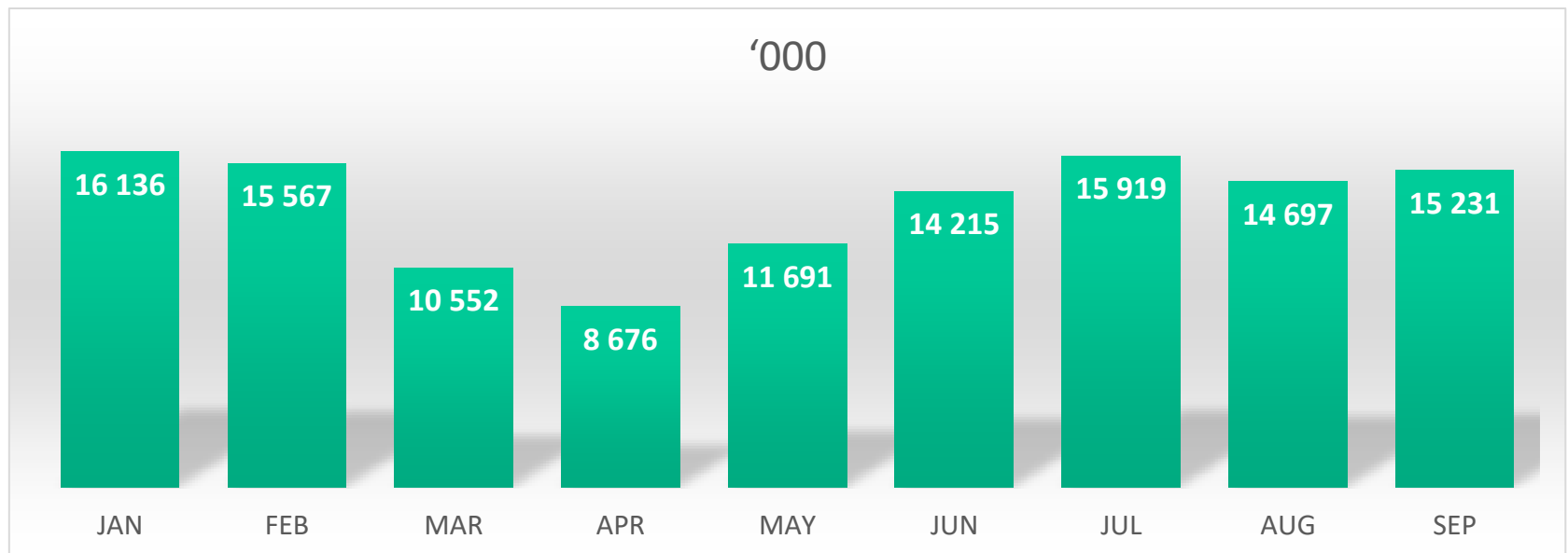


**+610 THOUS
BGN**

Collected through online
payments

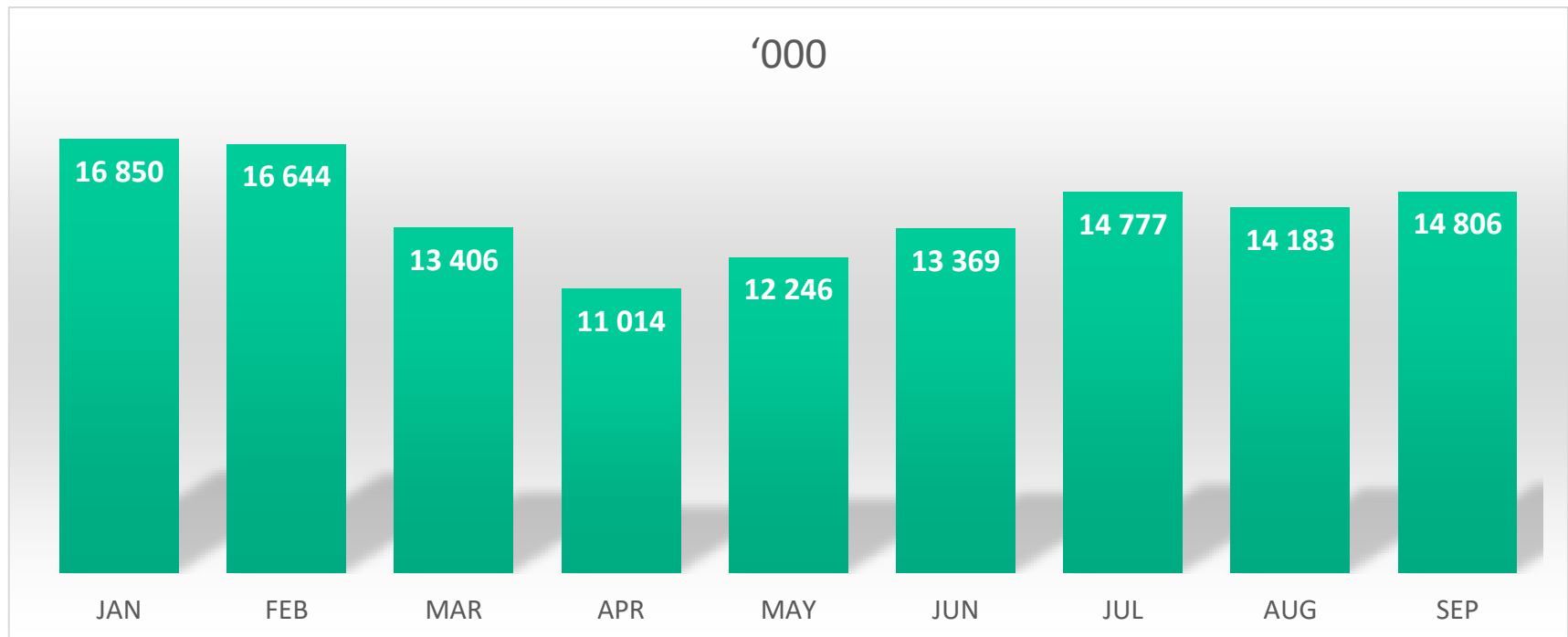
Value of Principals Sold

- During the peak of the crisis, the lending was curated and the value of principals sold was carefully selected.
- In September, the total value of principals was nearing the values from Jan-Feb 2020.



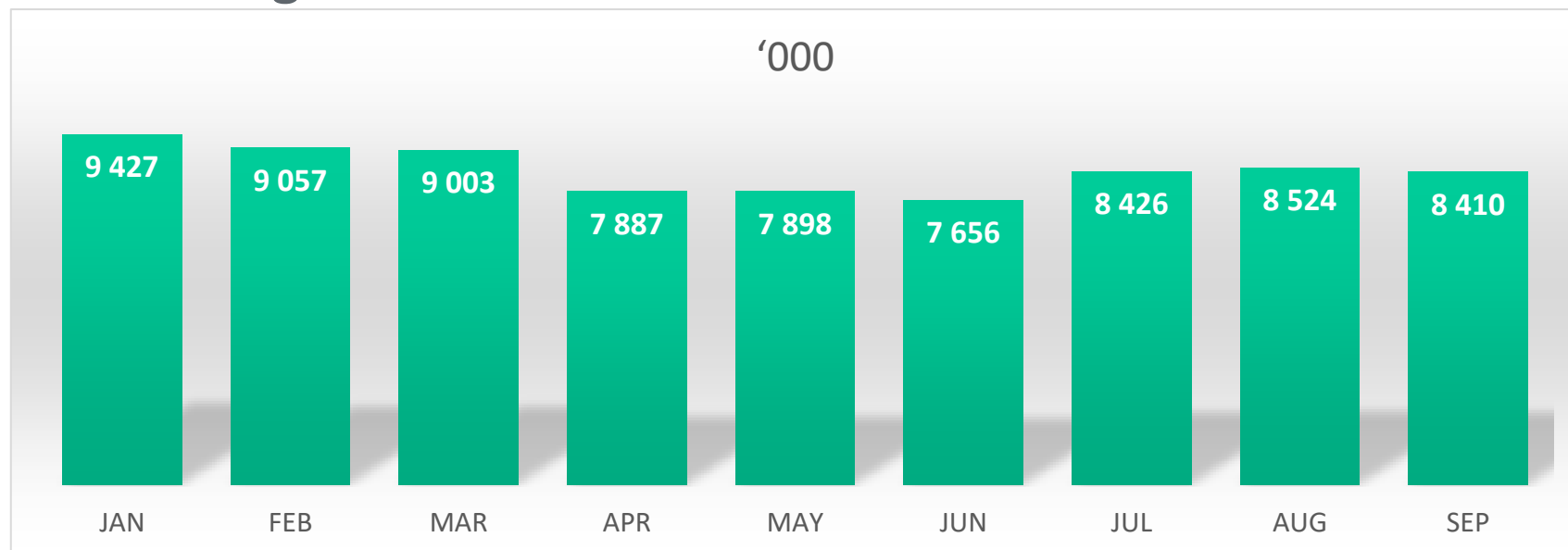
Cash flow at the end of period / monthly 2020

- The situation of cash flow was absolutely exceptional and was very well managed during COVID 19 period.



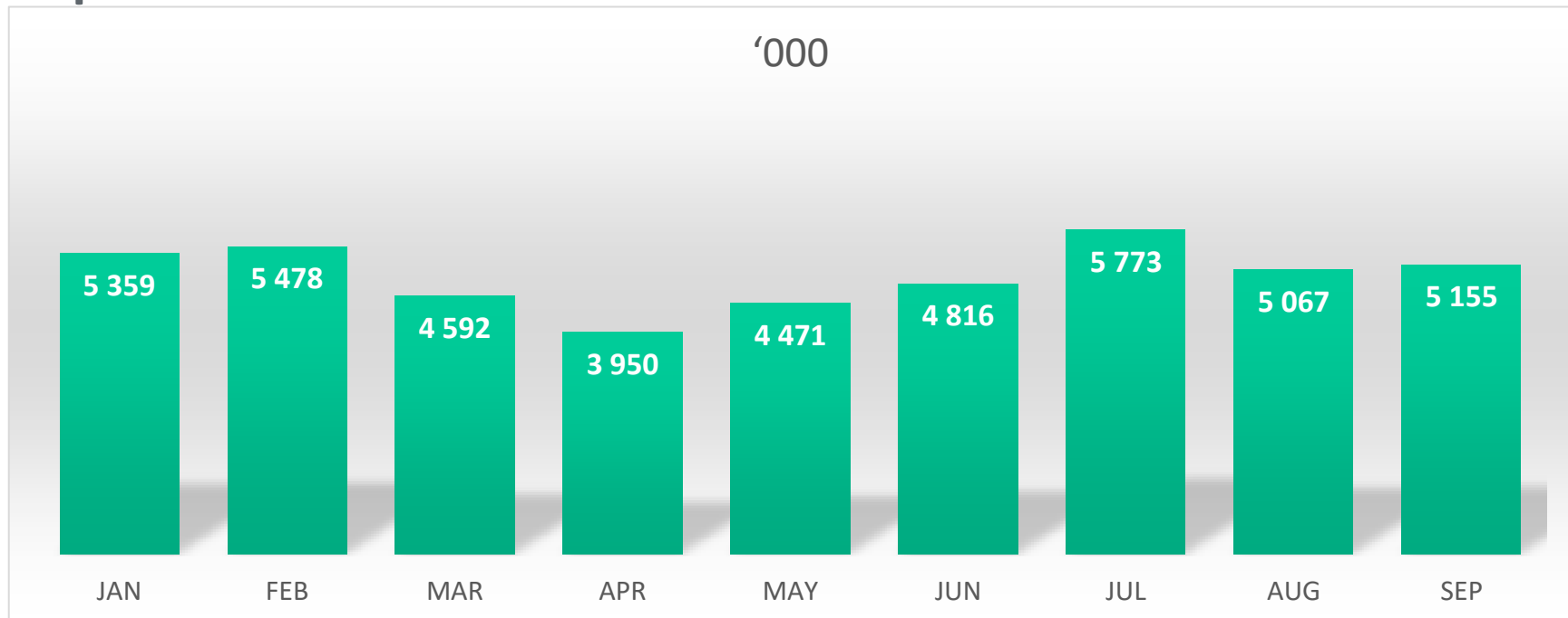
Income from Revenue in 2020

- The beginning of the COVID-19 had some impact in revenue, but the decrease was not significant.
- Starting with July 2020, the trend had already started to increase again.



Monthly OPEX in 2020

- In order to reduce the negative effects of COVID-19, starting with March 2020, a detailed re-budgeting was done in a very efficient manner and, in this way, the real cost was very well optimized.





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Good loans. Good friends.