

# VIVA CREDIT LTD Performance 2020/2021

(All amounts are presented in thousands of BGN)



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# Company Profile



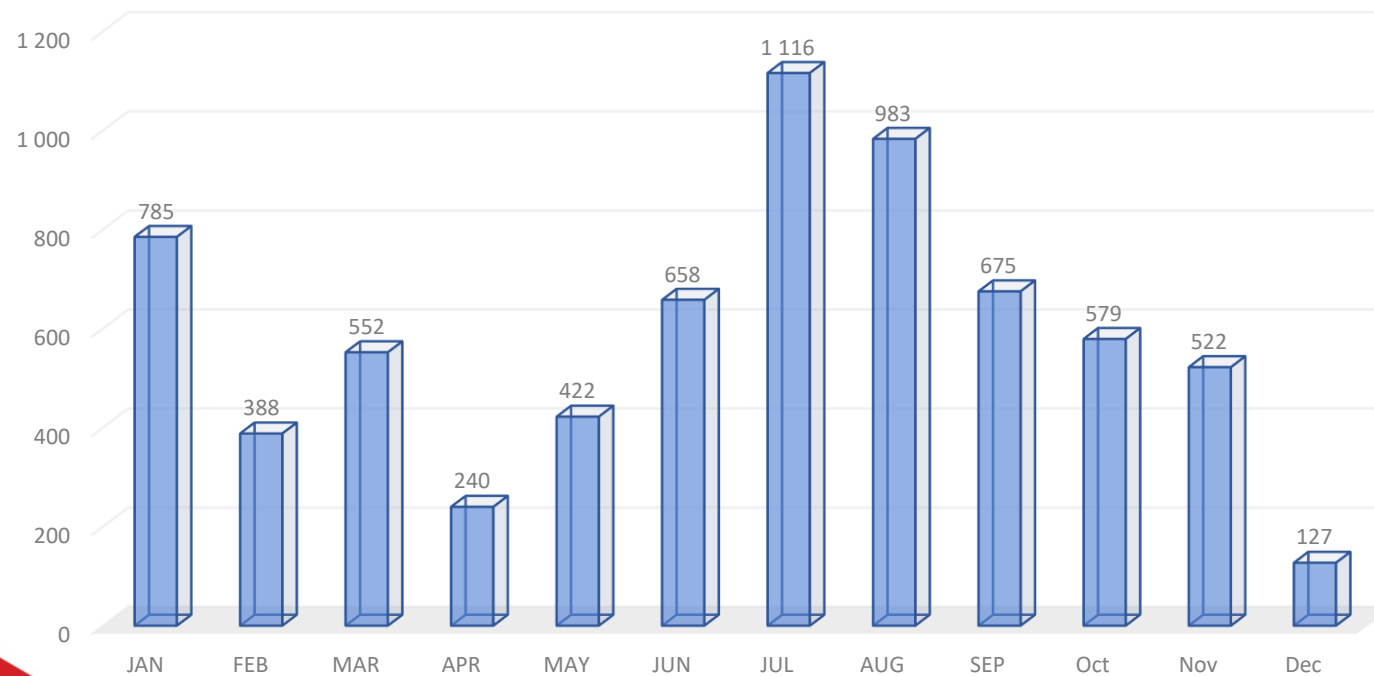


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## 2020 in figures

### Profit (before tax profit) 2020

- In 2020, Viva Credit had a total gross profit of BGN 7M.

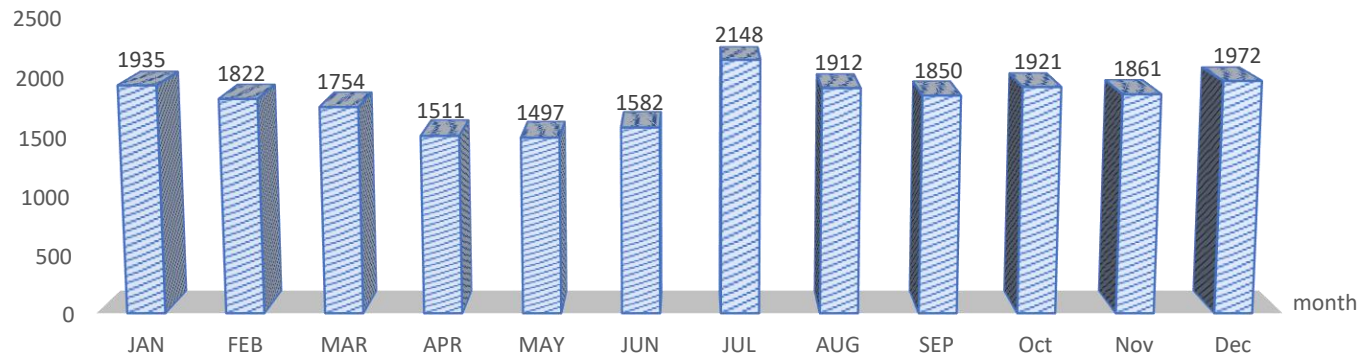




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## Operating revenues in 2020

- In 2020, operating revenues (revenues from interest, fees and commissions) amounted to BGN 21.8M.





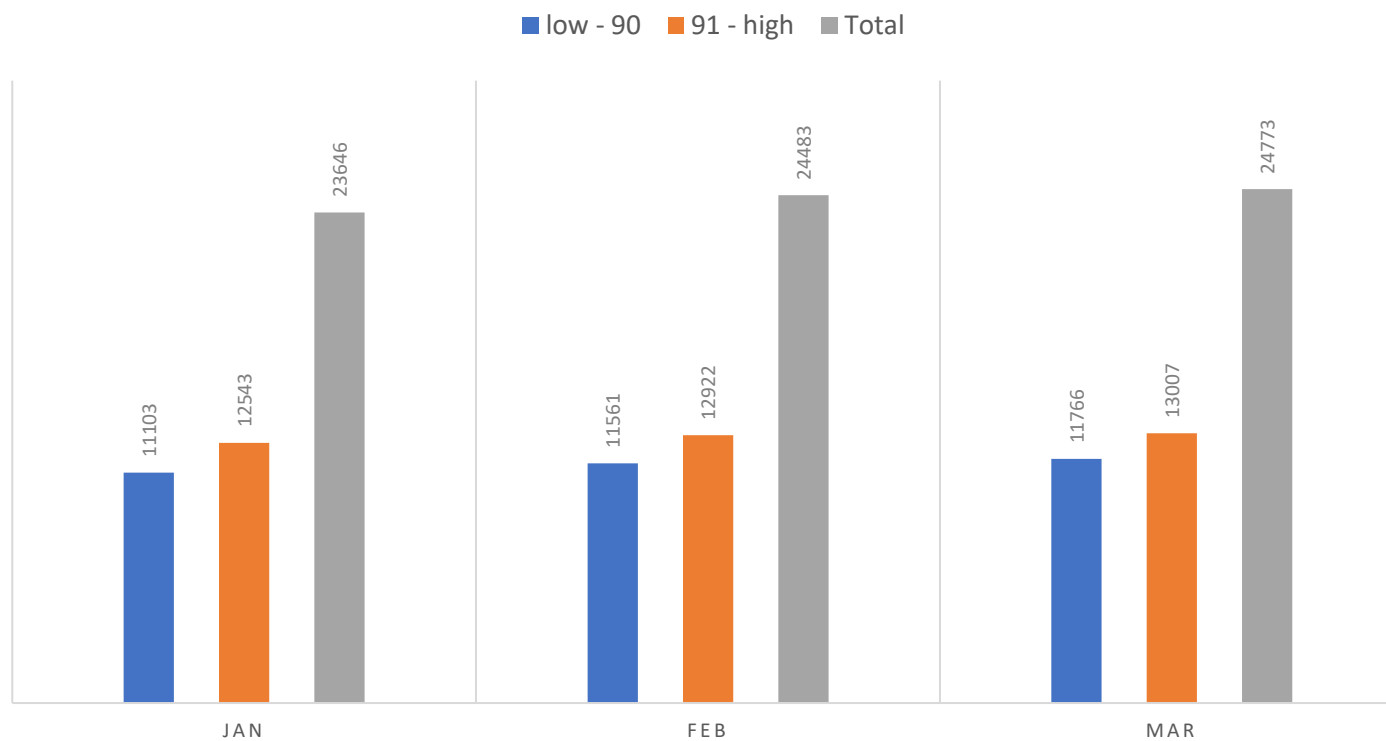
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# Q1 2021- main financial and business indicators



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# Credit Delays in 2021

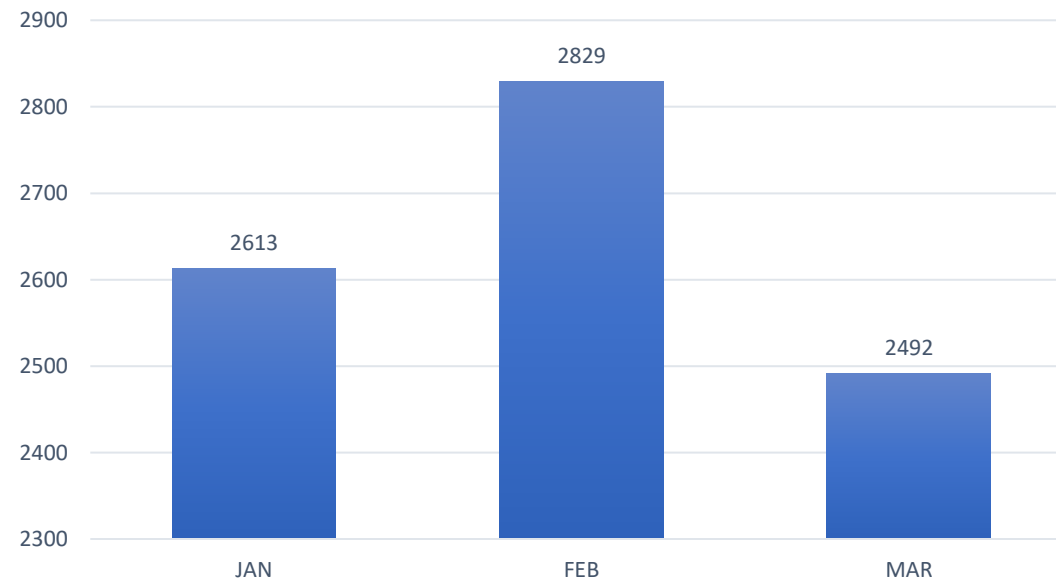




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## Value of Principals Sold in 2021 period

- The company is keeping the line of regular analysis and updating of scoring models for creditworthiness assessment and the value of principals sold was carefully selected.

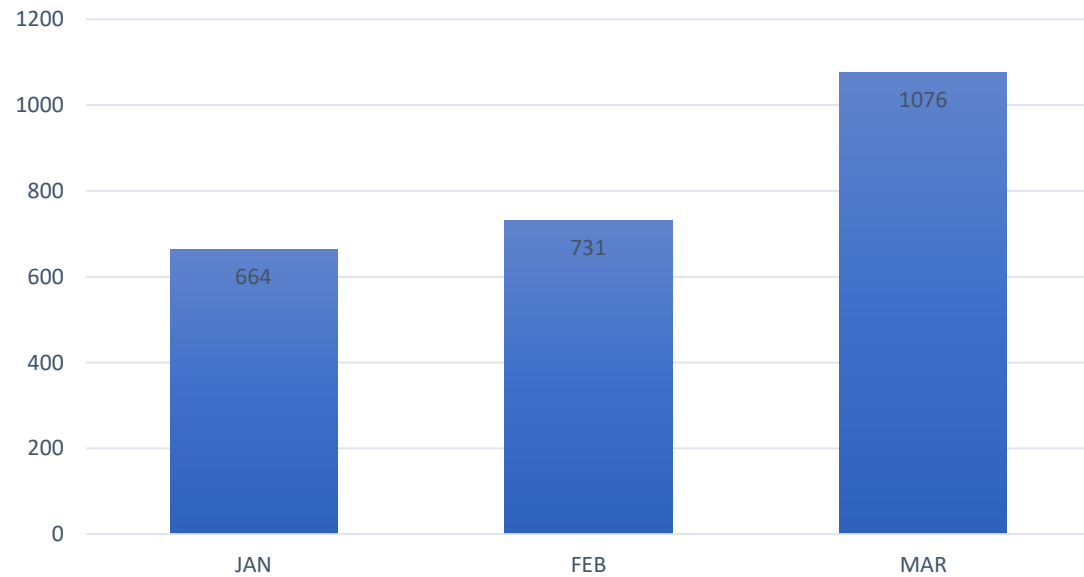




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## Cash flow at the end of period / monthly 2021

- The cash flow is very well managed.

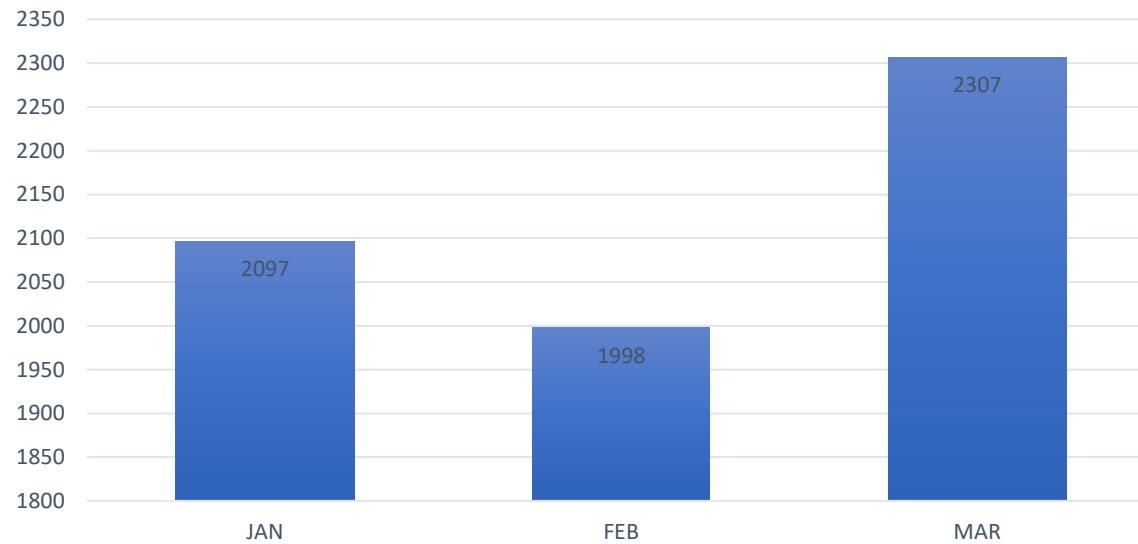






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## Interest & similar Income in 2021 period

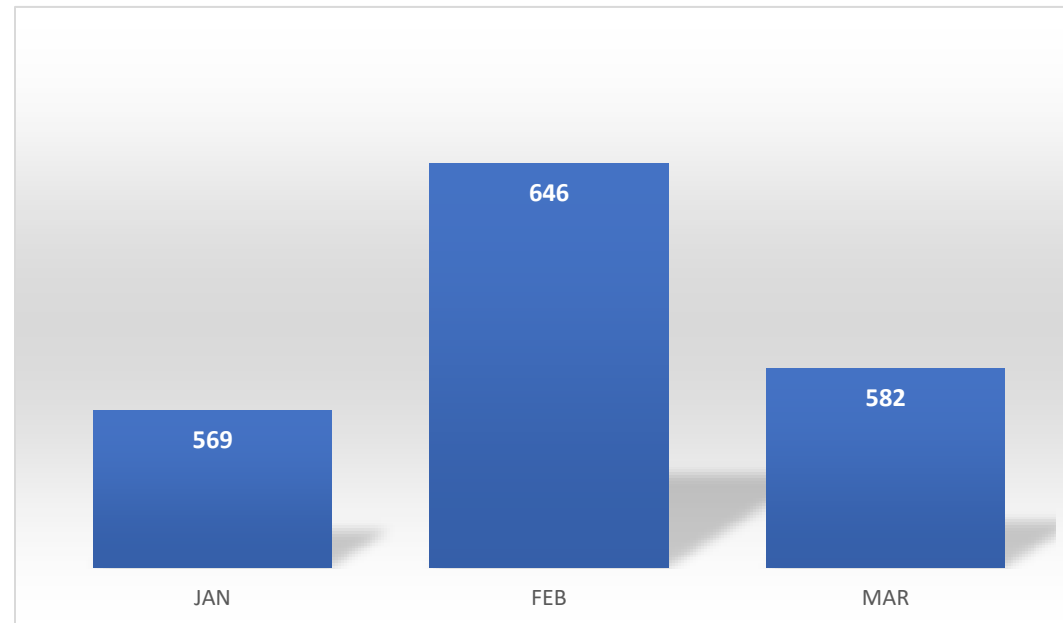




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## Monthly OPEX in 2021 period

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

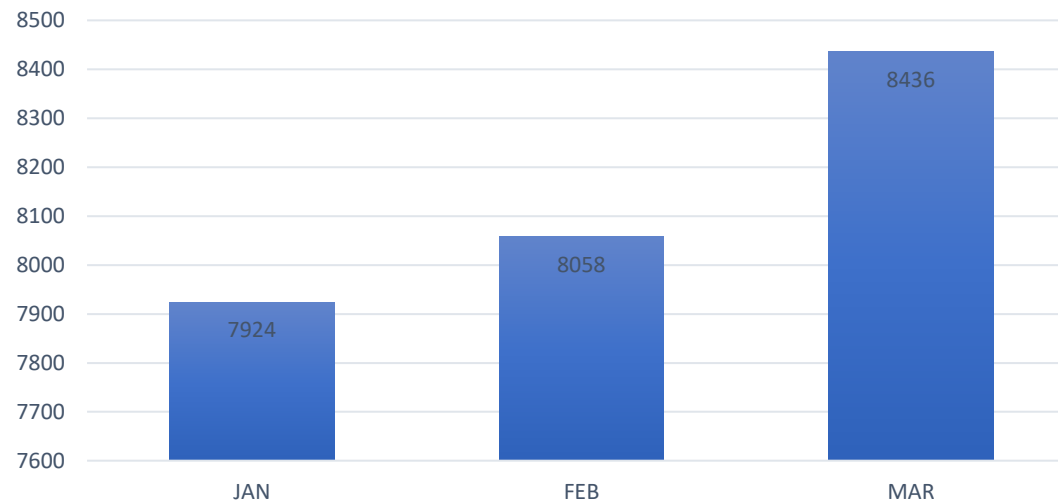




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## Monthly Impairments 2021

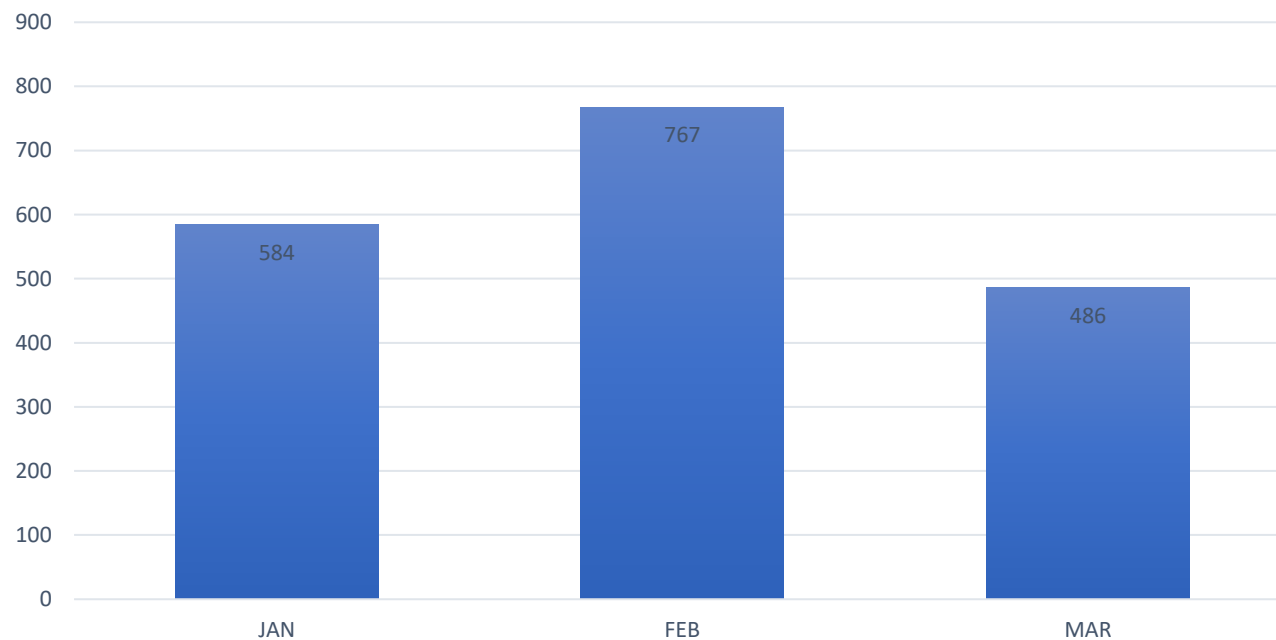
- During the third wave of COVID-19 we see the increase in impairments.





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## Profit (before tax profit) 2021



# To contact us:



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