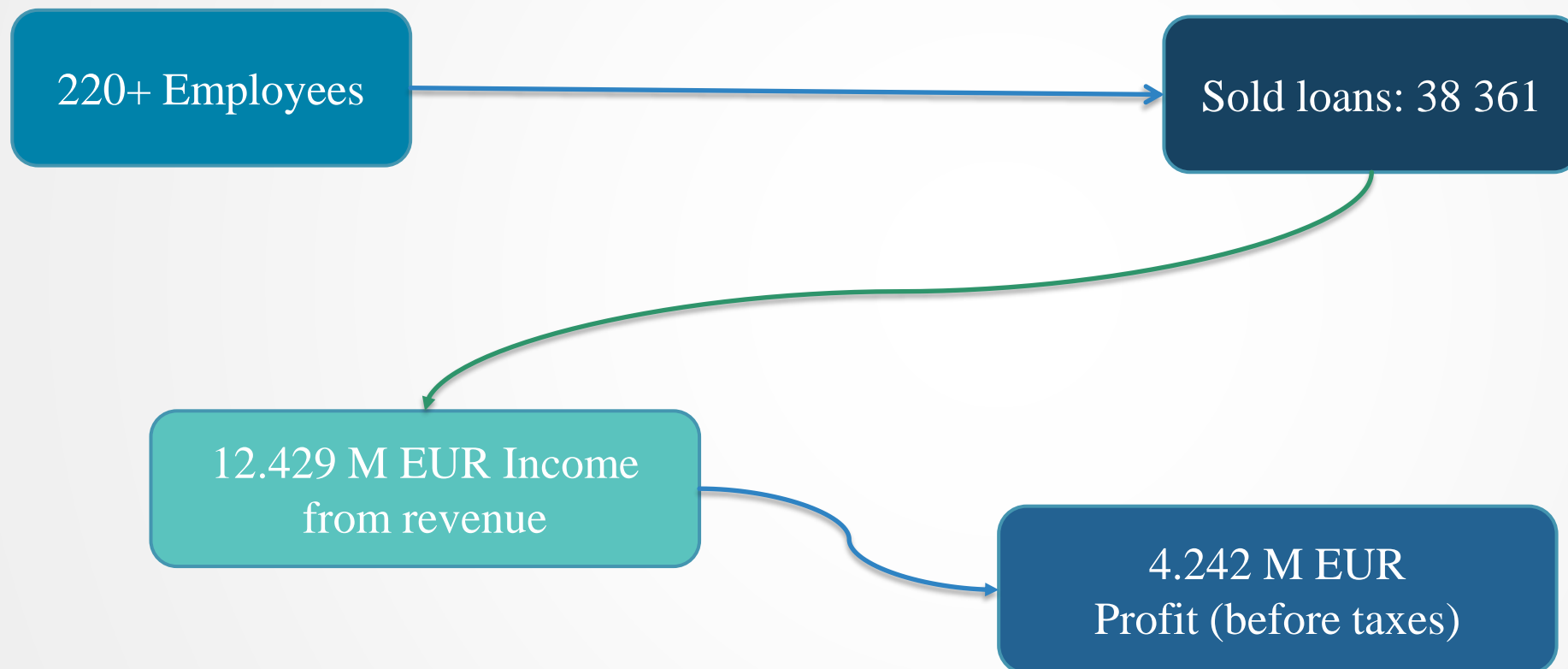


Access Finance

January – September 2021

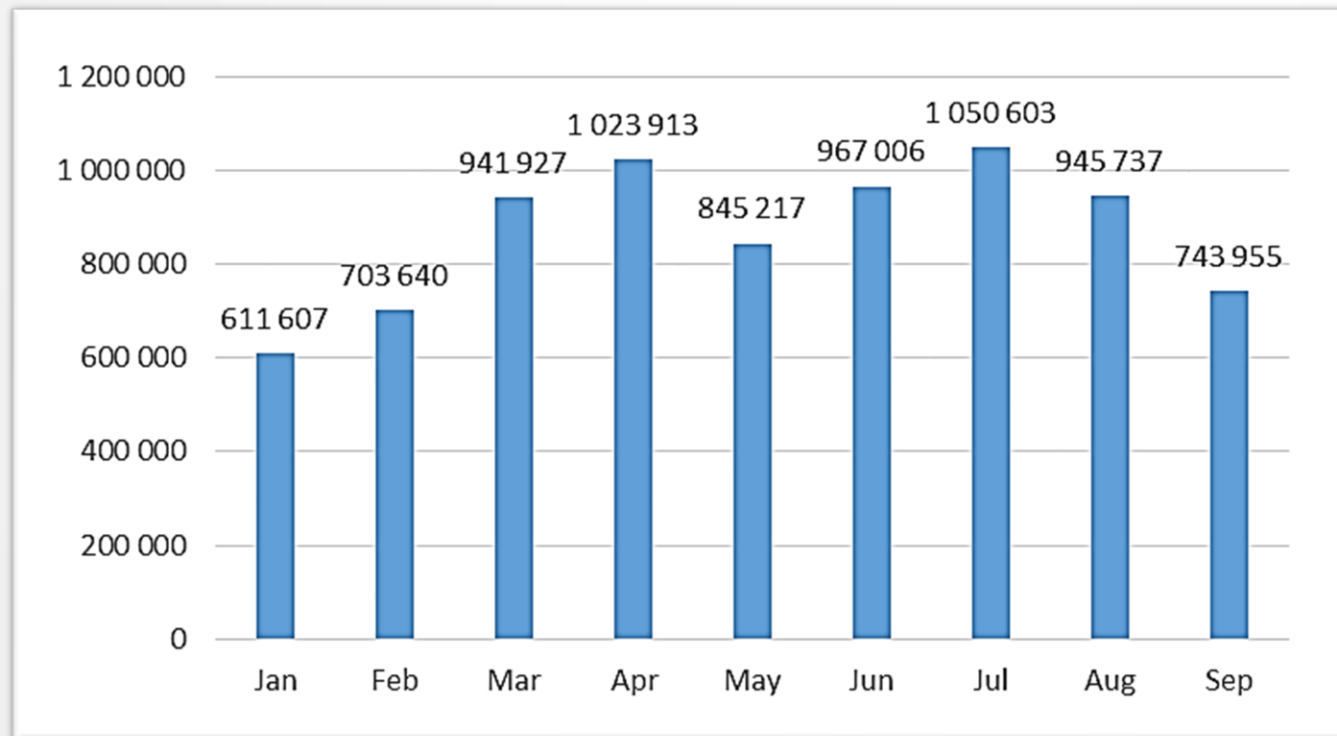


Performance: January – September 2021



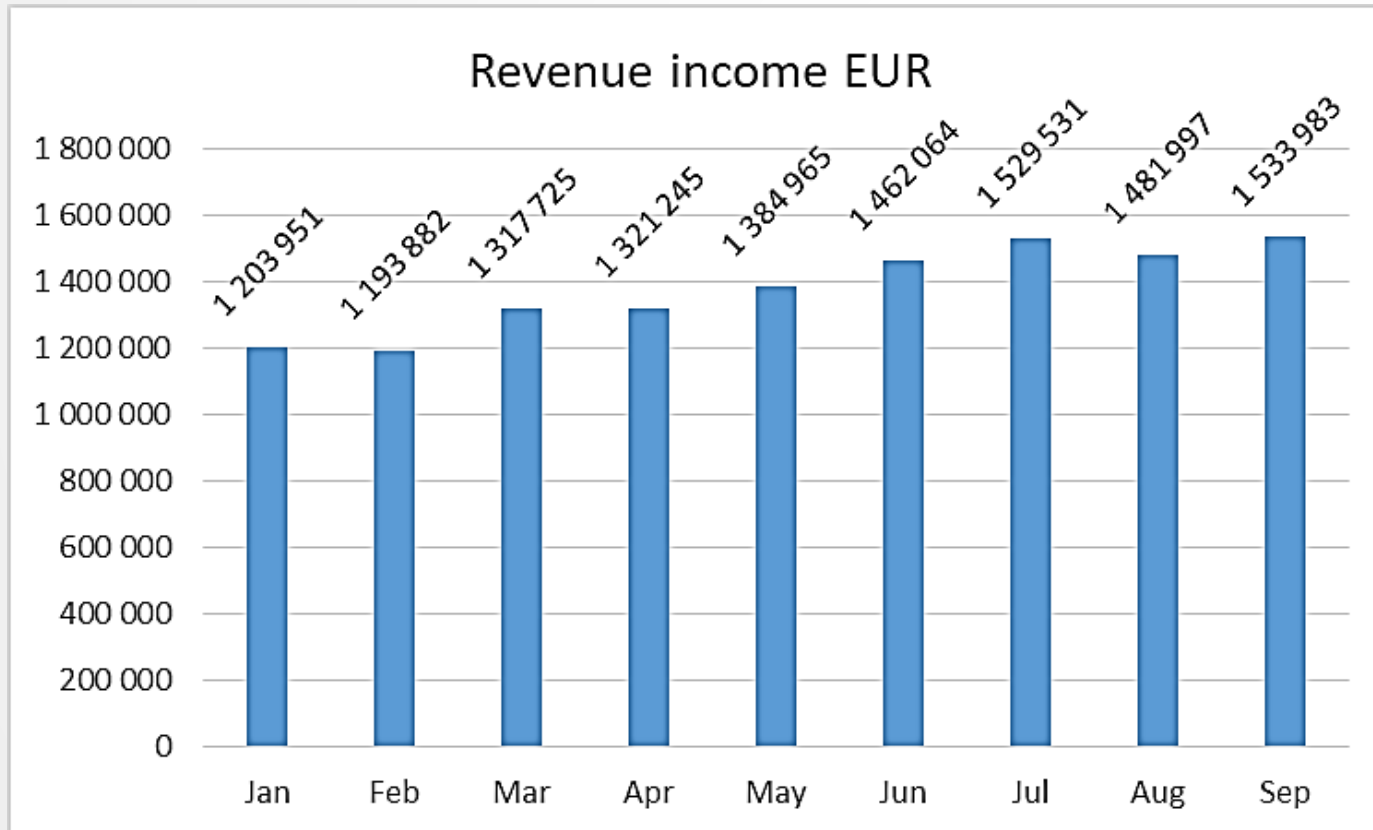
Principal sold / approved in EUR:

- ▶ Strong positive trend till April 2021;
- ▶ Stabilization – in mid of the year;
- ▶ Slight decreasing last two months;

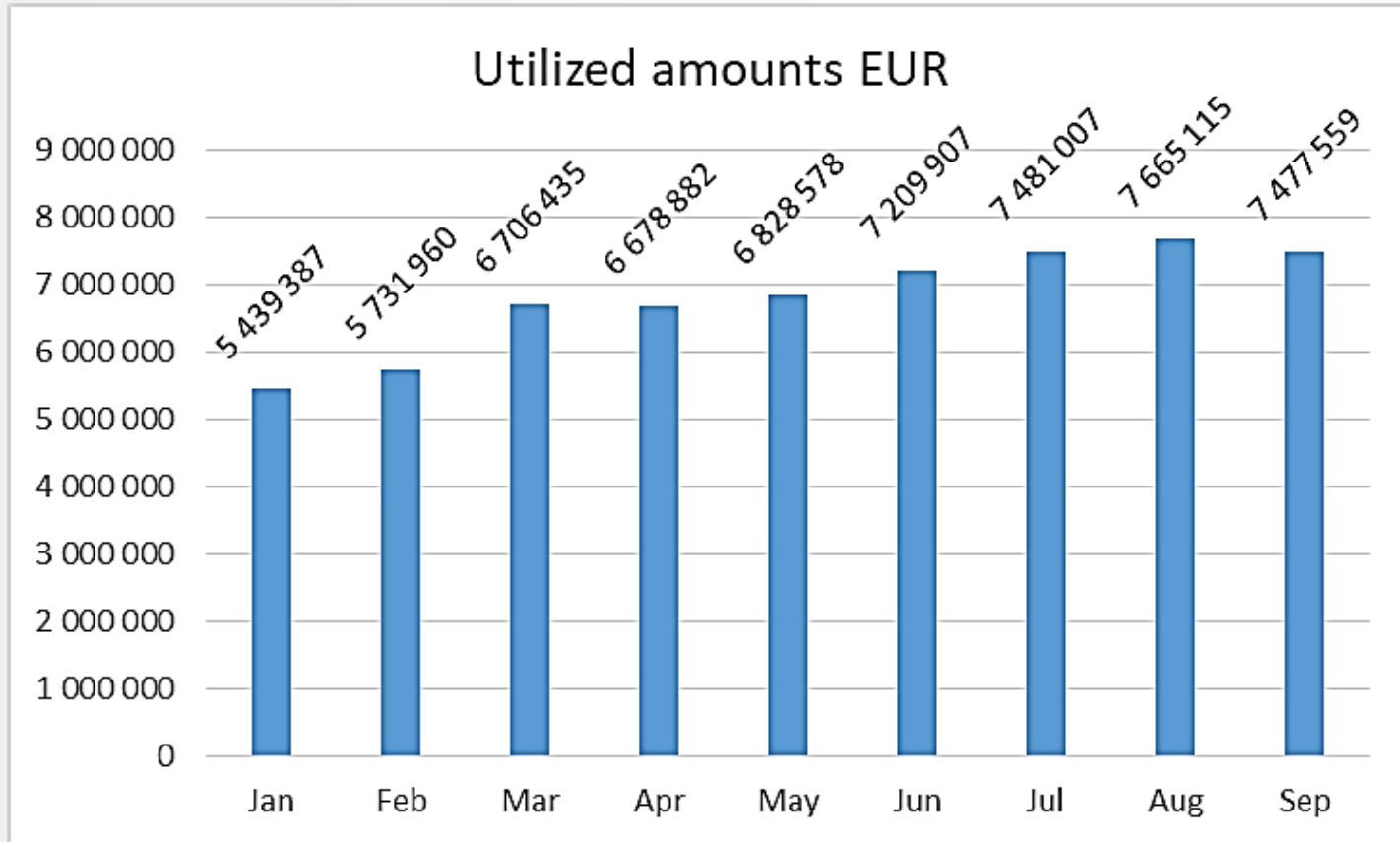


Revenue incomes in EUR:

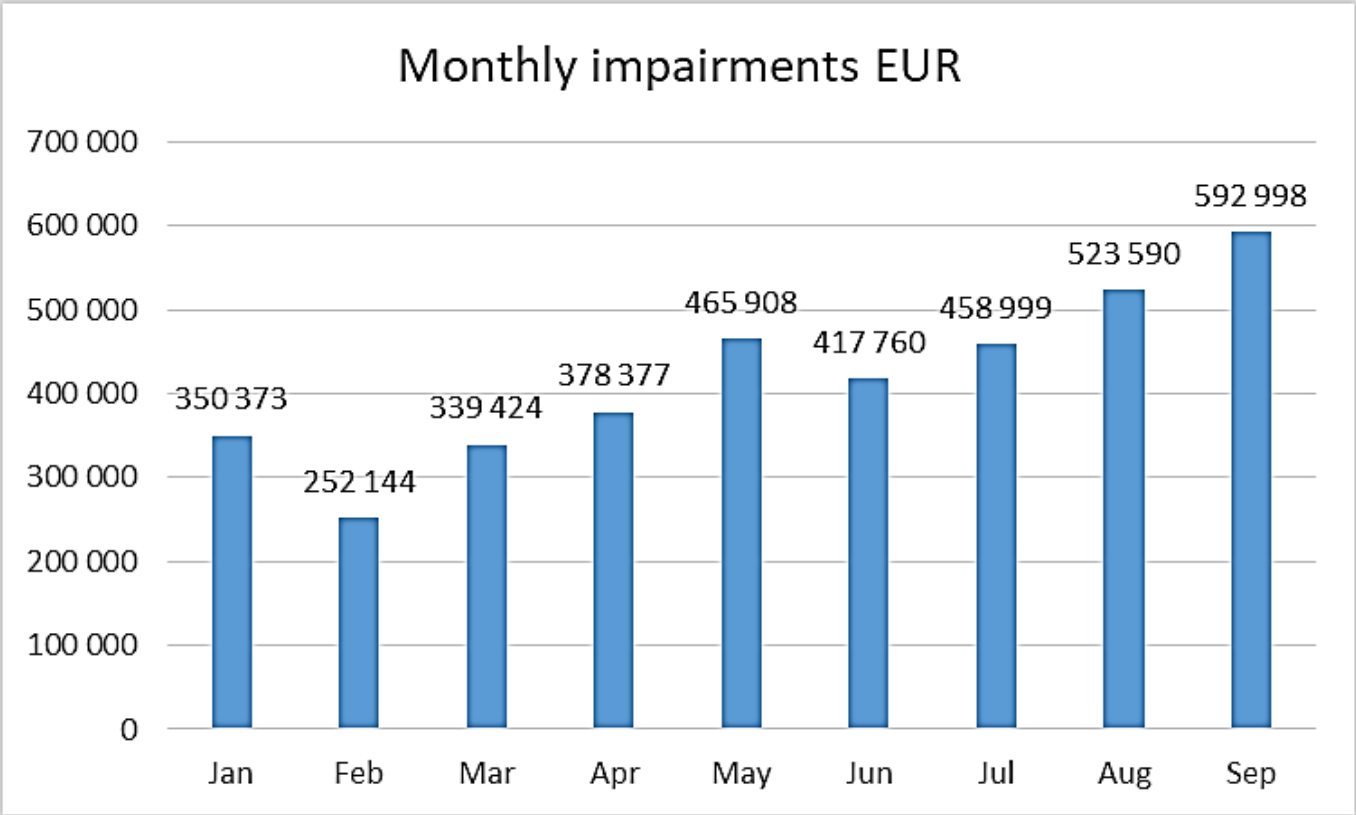
- ▶ Maintains stable revenue growth for the period.
- ▶ Total amount of revenues for the period is 12.429 M EUR.



Utilized amounts in EUR:

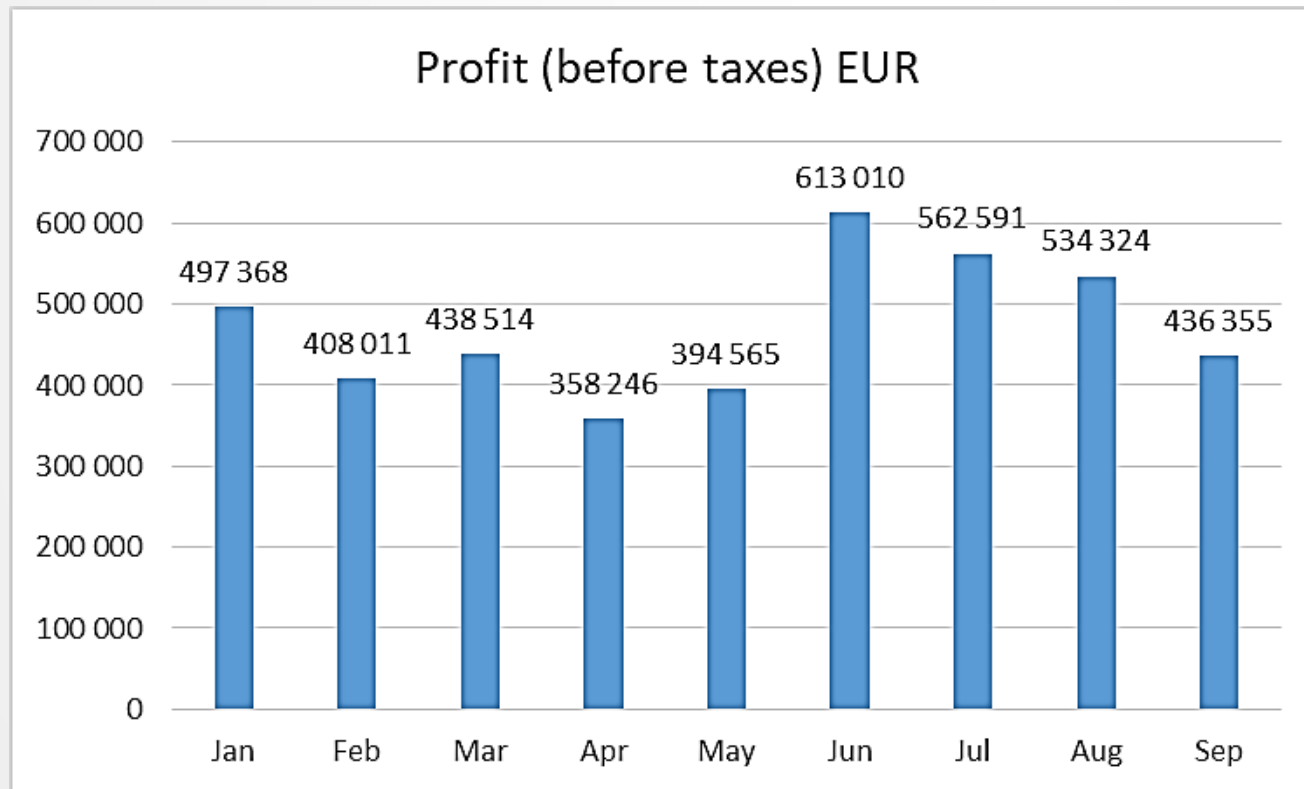


Monthly impairments in EUR:



Gross profit in EUR:

- ▶ First half of 2021: good and stable profit levels.
- ▶ In summer months profit increased due to OPEX decreasing (lower levels of advertising costs) and high incomes (due to the higher sales in the previous months).



Thank you for your attention !



Sofia, Bulgaria