

Financial and Business Performance 2020 - 2021

Access Finance



preliminary data_2021

Business indicators 2021:

220+ Employees

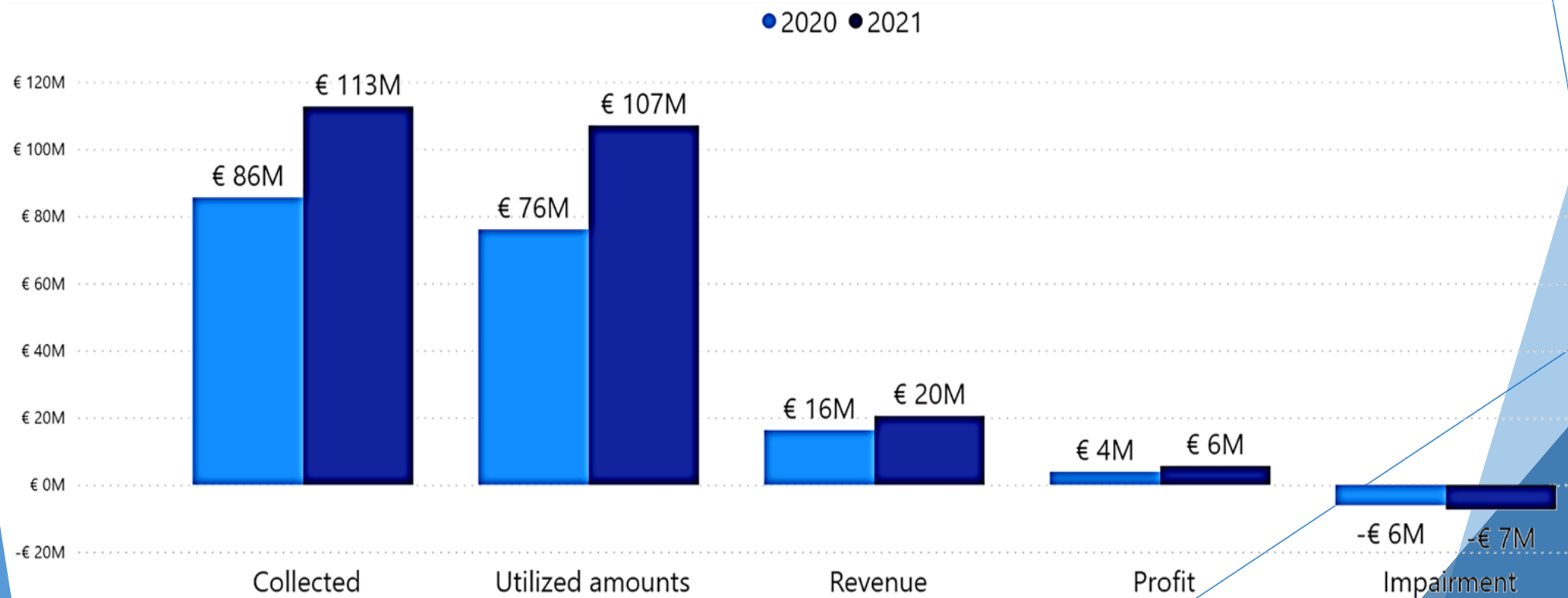
53 785 Loans sold

20.5 M EUR income

5.6 M EUR gross profit

Type	2020	2021	Growth
Collected	€ 85,559,072.11	€ 112,656,219.61	32%
Utilized amounts	€ 76,054,667.33	€ 106,985,647.53	41%
Revenue	€ 16,283,112.54	€ 20,457,096.48	26%
Profit	€ 3,817,816.48	€ 5,605,666.14	47%
Impairment	-€ 6,156,976.83	-€ 7,390,869.35	20%

Summary of the financial results 2020-2021

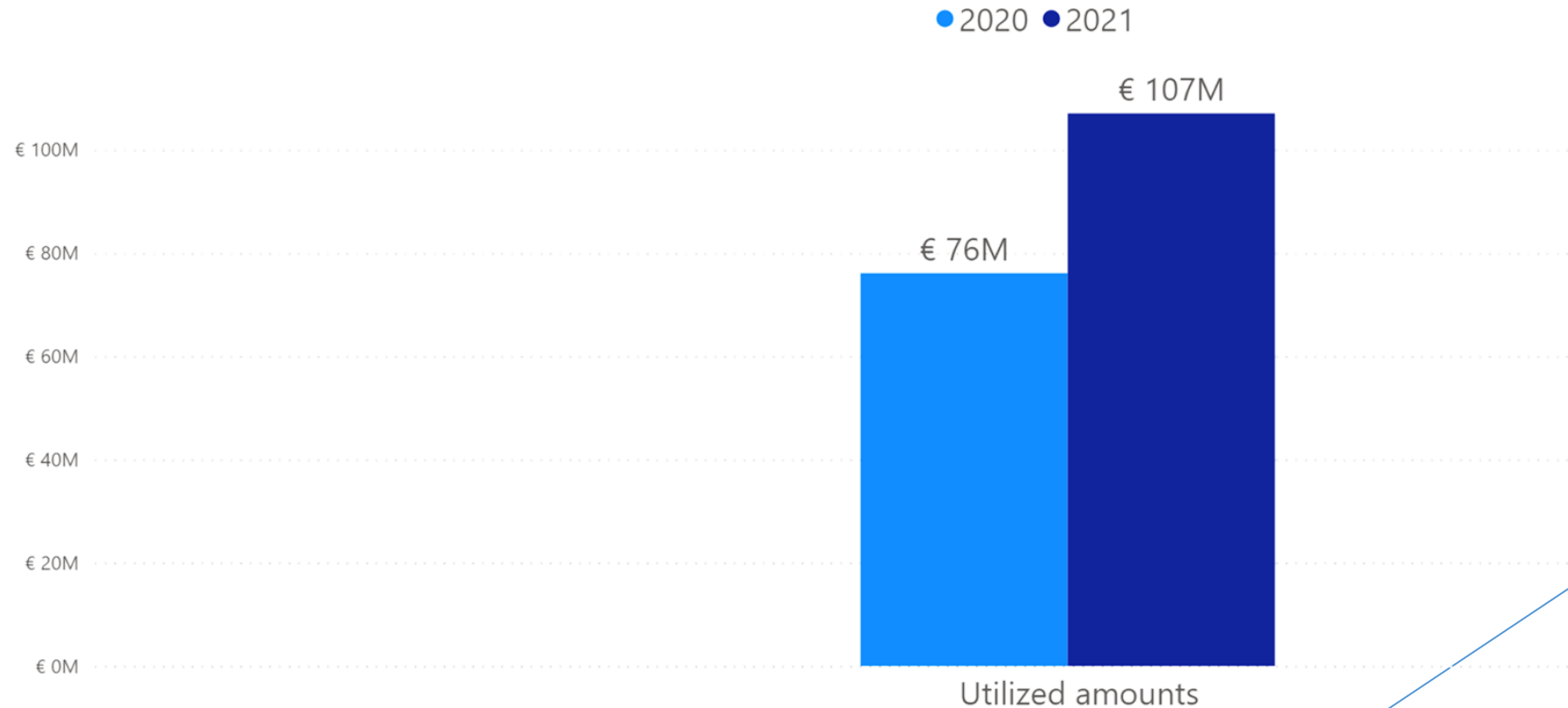


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Utilized amounts comparison

2020 - 2021:

- ✓ In 2021 Access Finance realized **41% growth** in newly issued loans compared with previous year.

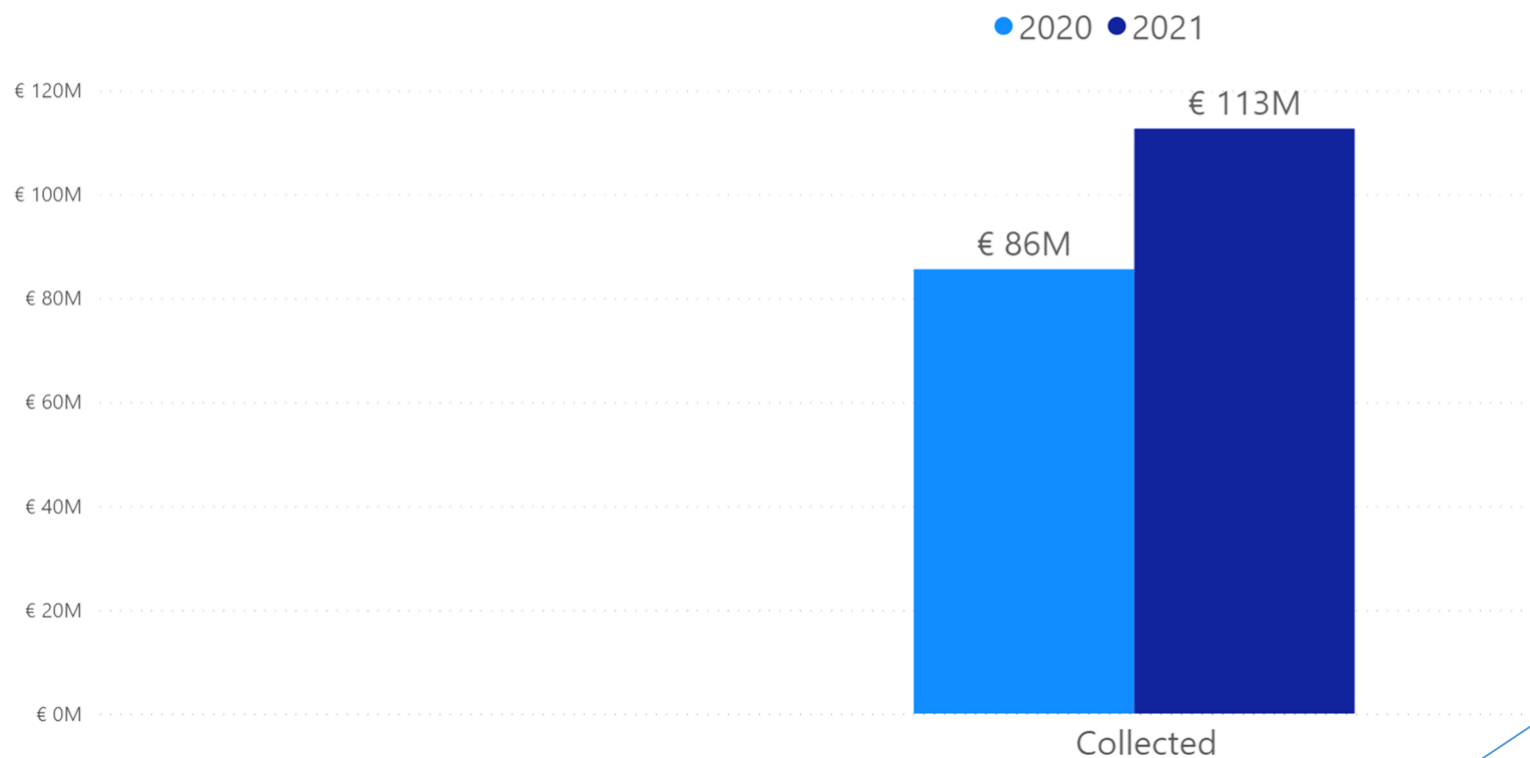


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Collected amounts comparison

2020 - 2021: :

✓ Stable company collection procedure leads to **32% growth** in collected amounts in 2021.

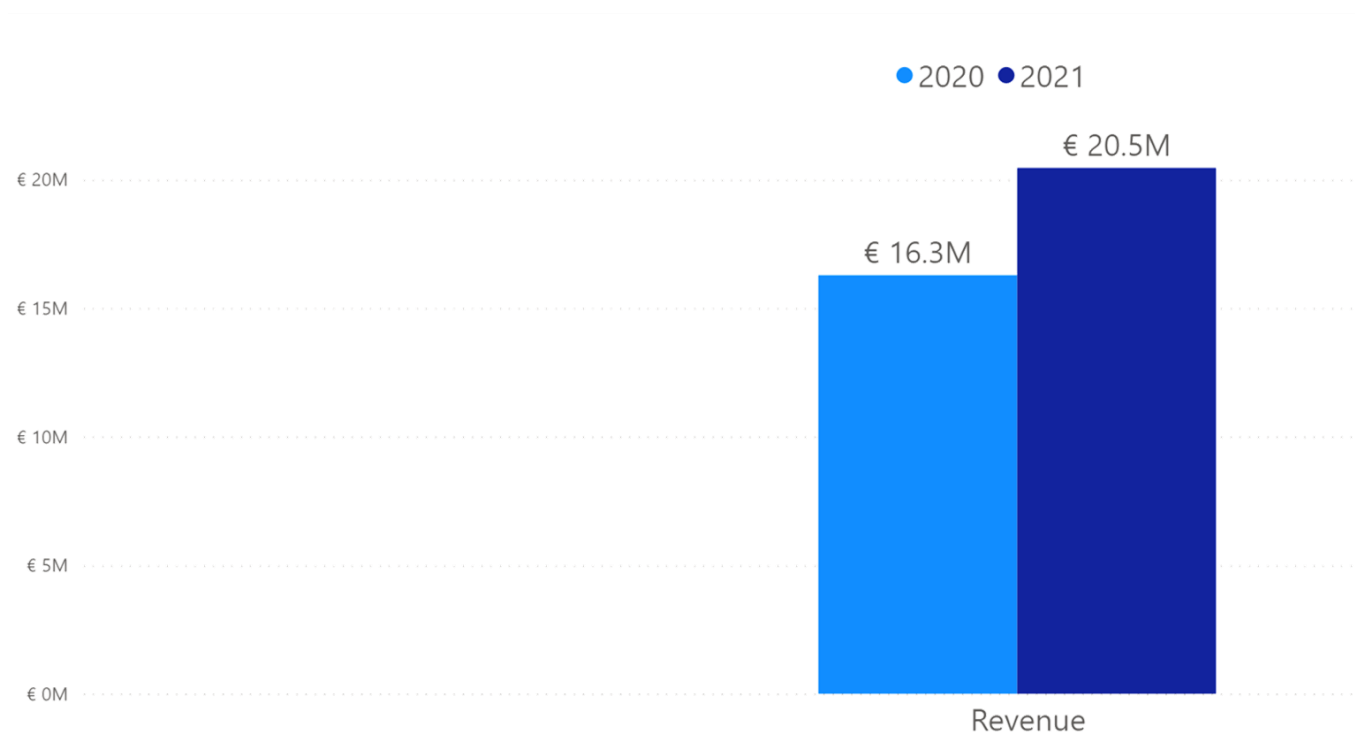


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Revenue income comparison

2020 - 2021:

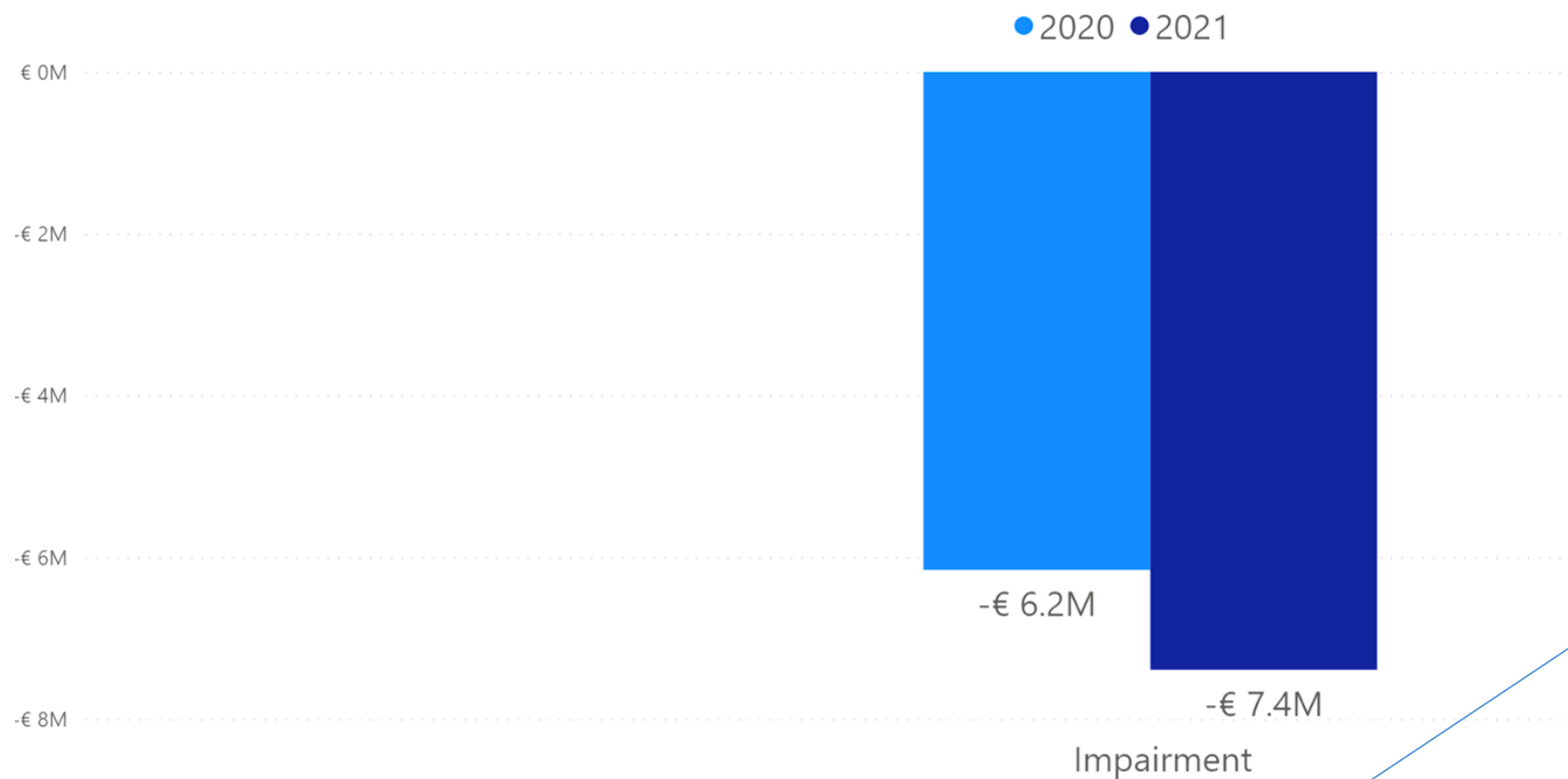
- ✓ The growth in newly issued loans and cost optimization policies in 2021 lead **to 26% increasing** in interest revenue.



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Impairments 2020-2021

- ✓ The growth in issued loans in 2021 leads **to 20% increasing** in impairment costs.

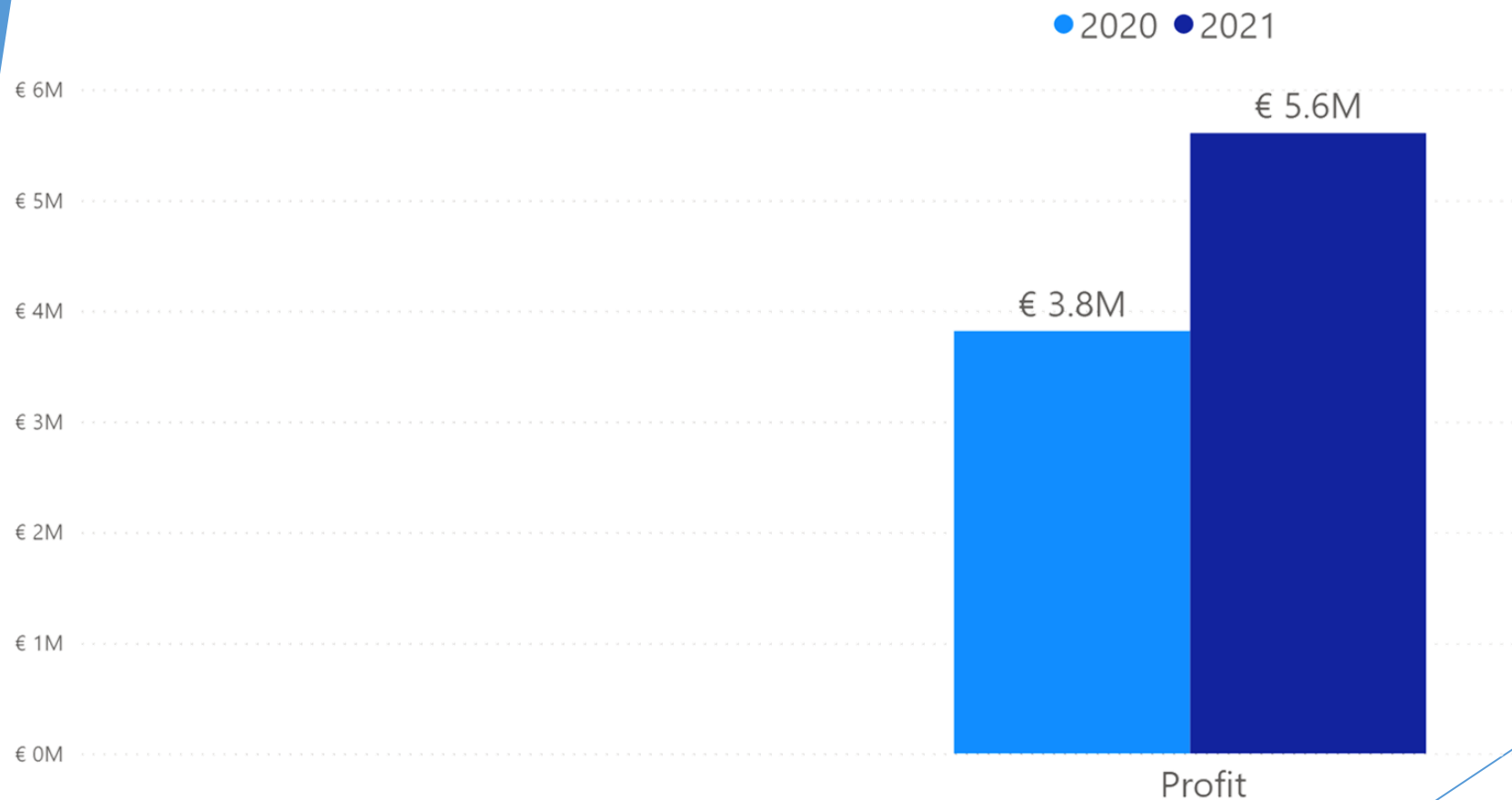


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Gross profit comparison 2020-2021



**Growth
47%**



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Thank you for your attention !



Sofia, Bulgaria

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