

2021

# Financial and Business Performance

by

**Viva Credit Ltd**



За истинските хора

Sofia, Bulgaria  
[www.vivacredit.bg](http://www.vivacredit.bg)

*in thousands BGN*

*\* preliminary financial dates for 2021*



За истинските хора



Established in **2012**



Currently, Viva Credit is one of the leading **NFI in Bulgaria, part of MANAGEMENT FINANCIAL GROUP**



Providing personal loans: consumer loans from BGN 100- BGN 3000; mortgage from BGN 5000- BGN 75000; car loans from BGN 1250- BGN 20000



Creating opportunities



Possibility to extend the repayment period and renegotiate the loans



Repaid weekly/monthly



Approval within 1 hour



Speed and flexibility



Easy Access

- 57 offices across the country;
- Available through our website, by phone,
- through our partners)

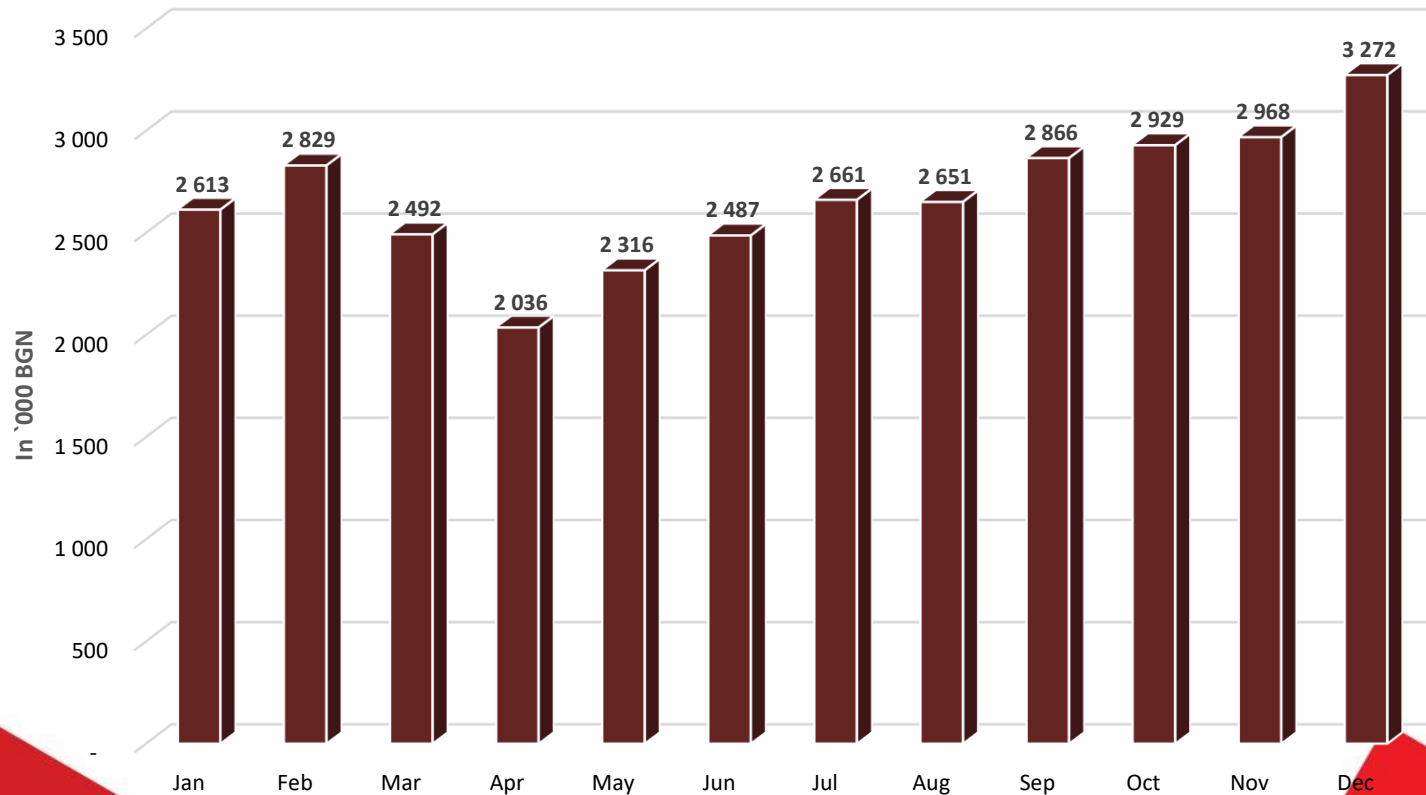
# Company Profile



За истинските хора

## Sold Principals in 2021

- The company is keeping the line of regular analysis and in 2021 realized 32 M BGN new issued principal amounts;
- Since April 2021 company maintains the positive trend of new issued amounts.



*in thousands BGN*

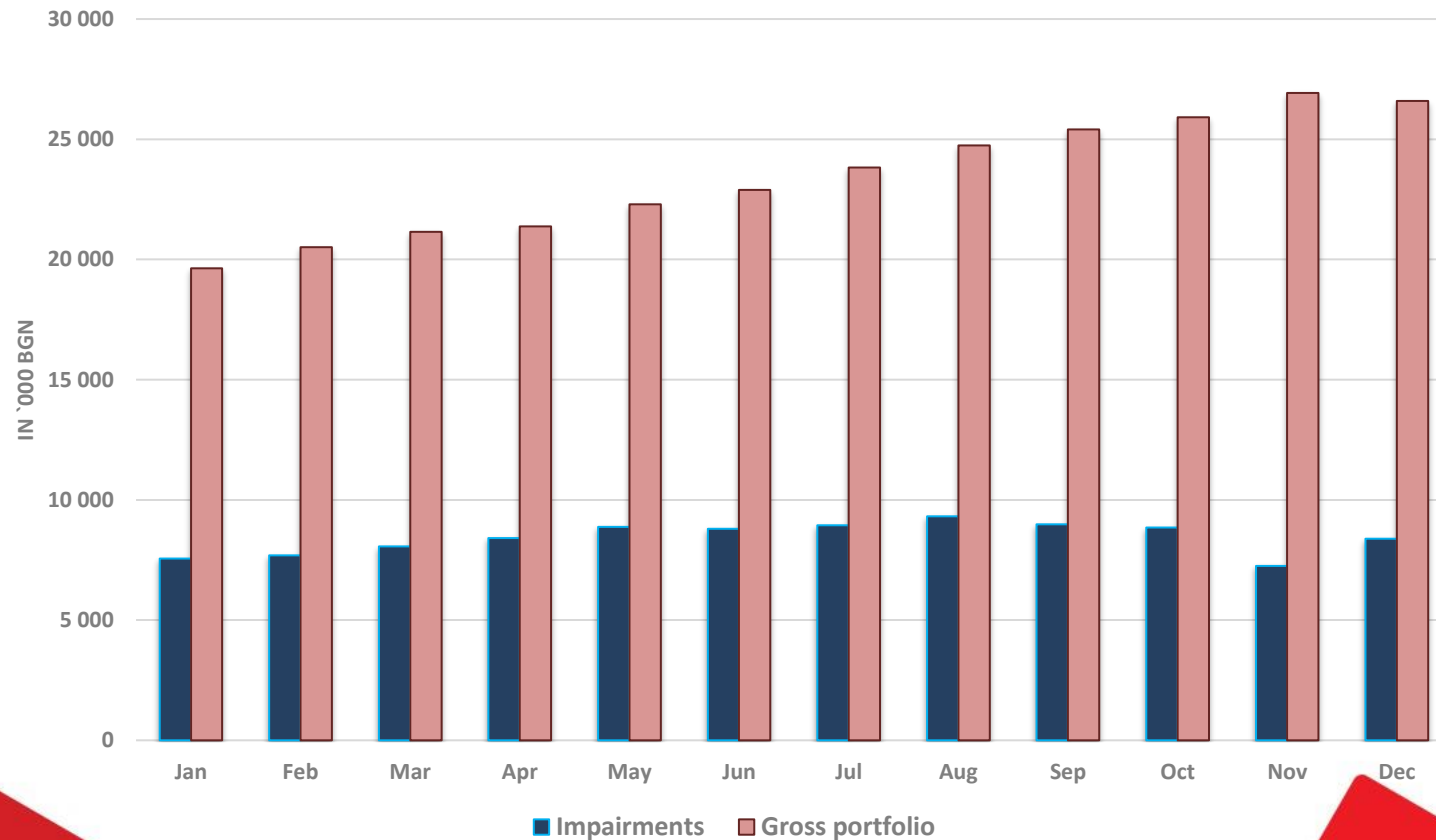
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## Gross portfolio, monthly impairments 2021

- Strong collection procedures lead to maintaining optimal levels of loan impairments, resulting in an increase in the net portfolio amount to 21 M BGN as of December 2021:



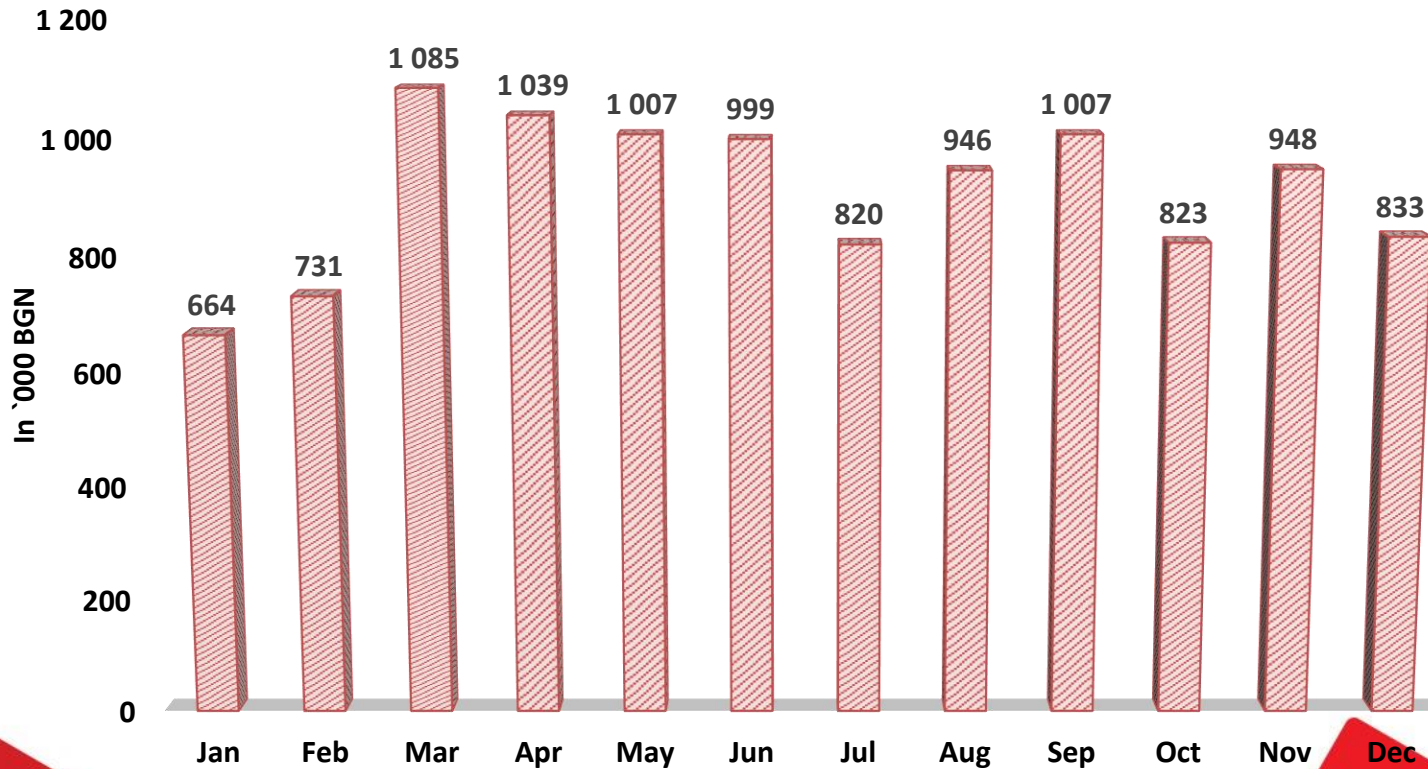
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## Free cash in 2021 on a monthly basis:

- The monthly free cash is very well managed.
- The company strives to maintain liquidity.



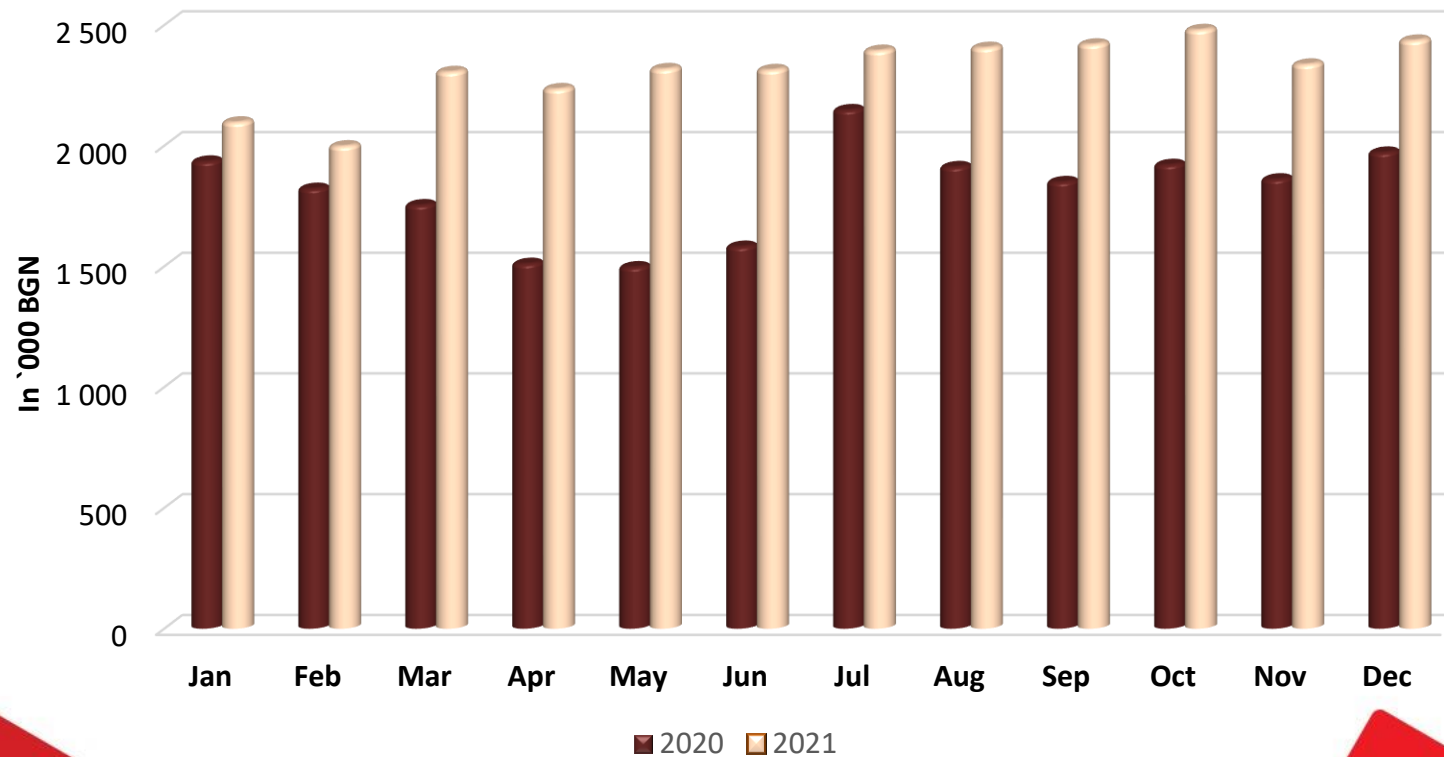
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# Monthly interest revenue 2020/2021

- In 2021 company maintains stable levels of interest revenue.
- Growth rate is ahead of the previous period.



\* preliminary financial dates for 2021

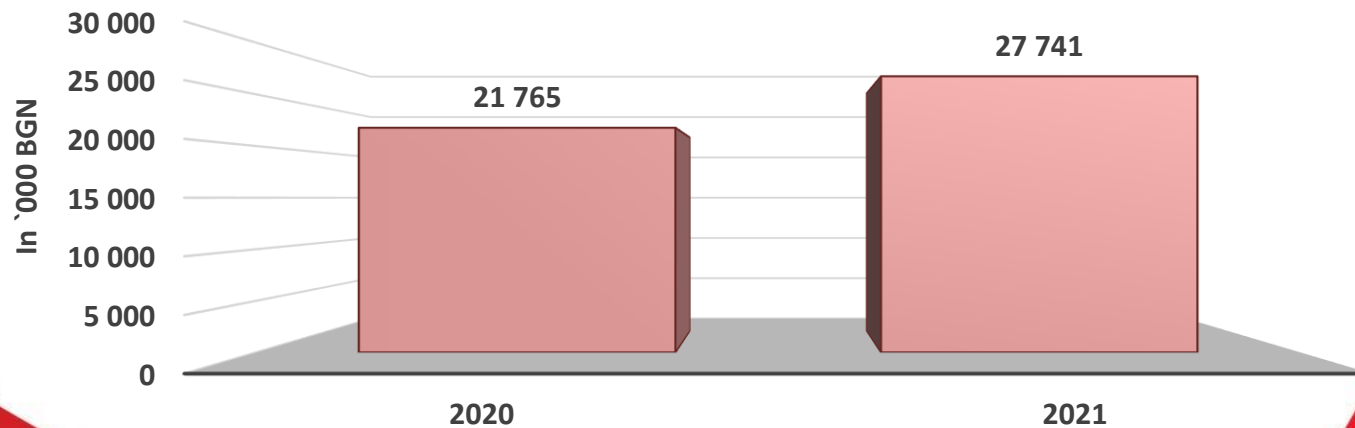


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## Annual interest revenue 2020/2021

- Company realized around 28 M BGN interest income for 2021 according to preliminary financial statements which is **around 27%** more than previous period.

Annual 2020/2021



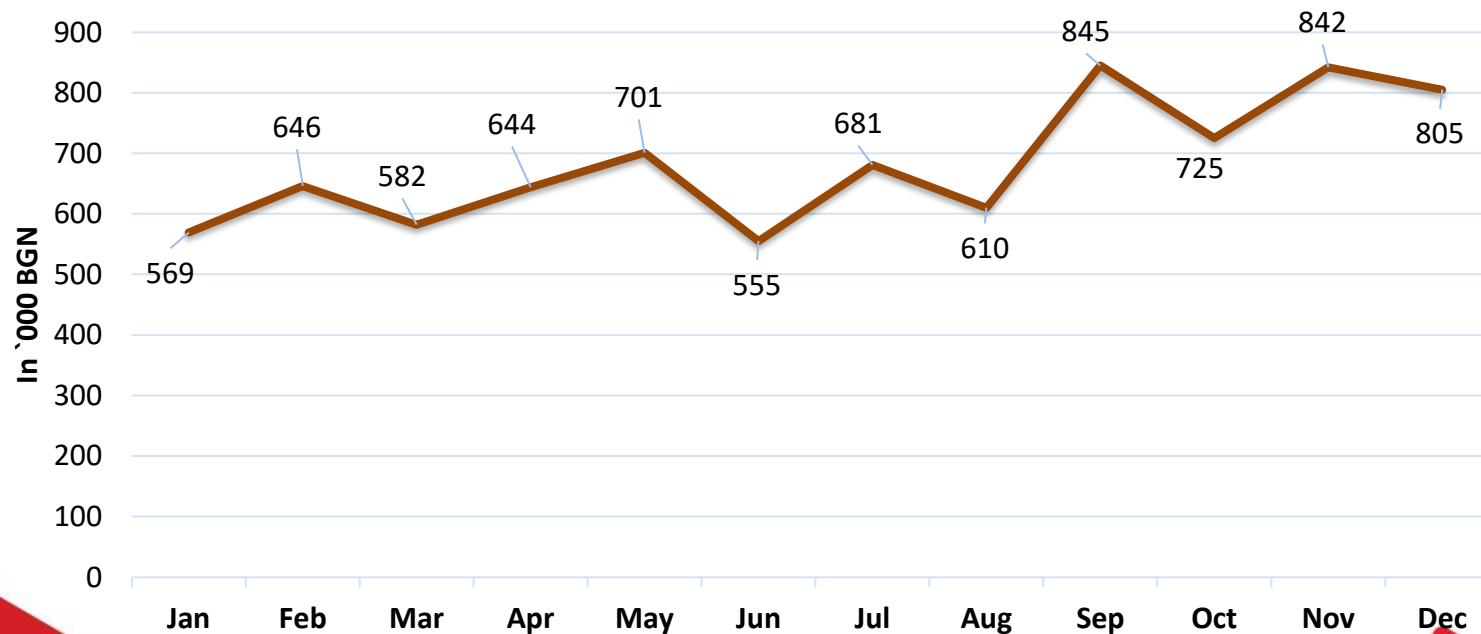
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## Monthly OPEX in 2021

- Due to its business development, the company realizes an upward trend in its operating costs but continues to maintain their level of optimized.



\* preliminary financial dates for 2021

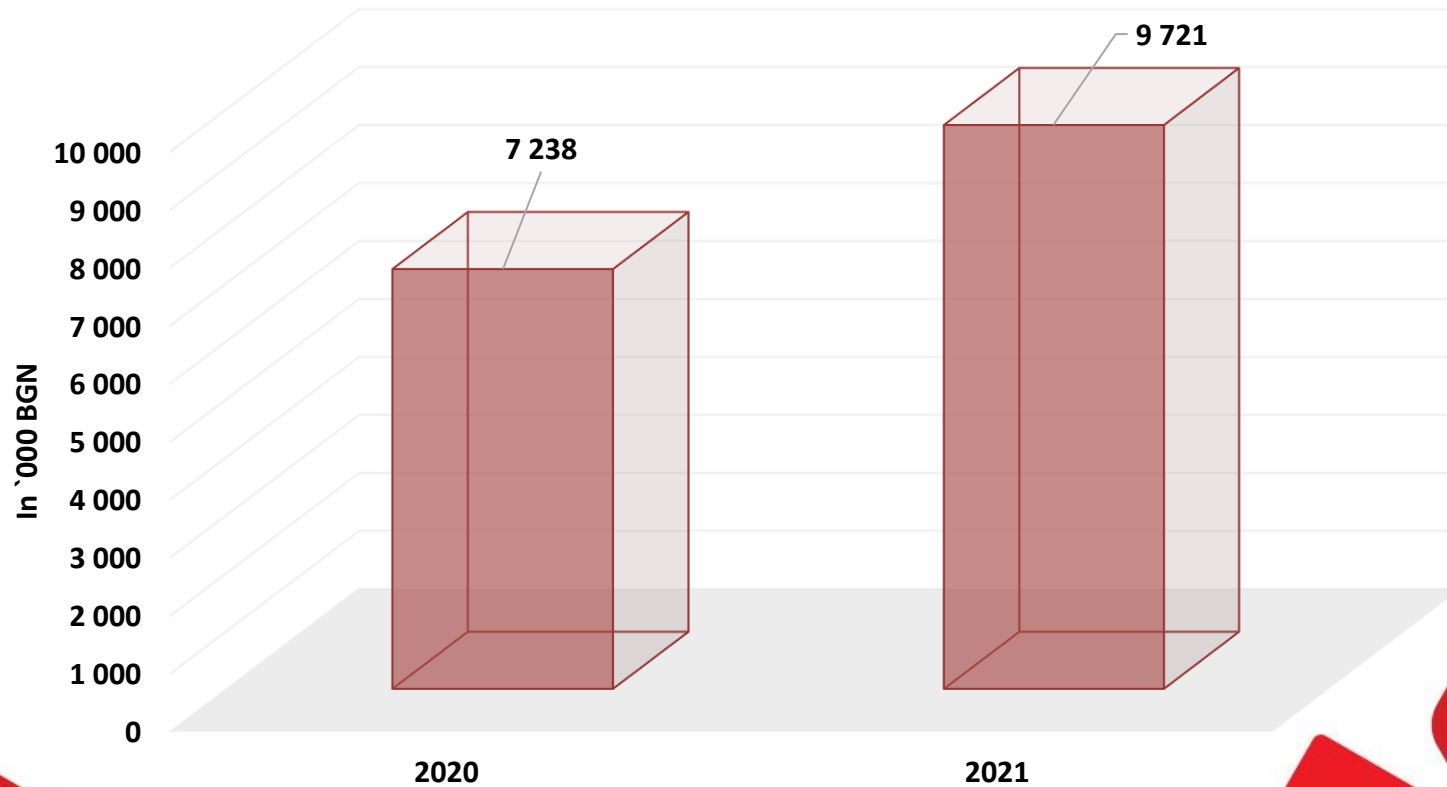




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## Gross profit 2020/2021

- Company realized around 34 % growth in gross profit for 2021 compared with 2020.



\* preliminary financial dates for 2021

# Thank you for your attention!



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