



Company Profile

YACT OT MEG





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

FINANCIAL GROUP

Providing personal loans: consumer loans from BGN 100 to BGN 8 000; mortgage from BGN 5 000 to BGN 75 000



Established in 2012

Creating opportunities Possibility to extend the repayment period and renegotiate the loans



Repaid 14/30 days



Approval within 1 hour



Speed and flexibility

68 offices across the country; Available through our website, by phone, through our partners









Sold Principals in 2022

YACT OT ■MFG

The company is keeping the line of regular analysis and in 2022 realized

15 M EUR new issued principal amounts











Gross Loans Receivables, Impairments 2022

YACT OT ■MFG

The company maintains a constant amount of gross receivables and accumulated impairments in 2022.







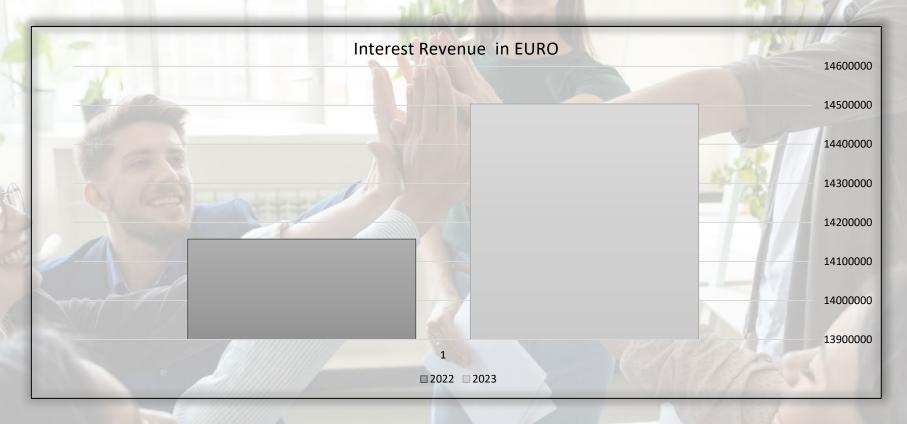




Interest revenue

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The company has realized about EUR 14 million in interest income for 2022 according to preliminary financial statements, which is comparable to the previous period and forecasts growth for 2023









Monthly OPEX in 2022

YACT OT ■MFG

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









Net cash in 2022 on a monthly basis:

YACT OT **™MFG**









