

## SIA "VIA SMS Group" Year 2015 Budget

EUR

| Item                             | Period                       |                              |
|----------------------------------|------------------------------|------------------------------|
|                                  | 01.01.2015. -<br>30.06.2015. | 01.07.2015. -<br>31.12.2015. |
| <b>Portfolio</b>                 |                              |                              |
| Issued loan amount               | 24 211 494                   | 26 119 390                   |
| Prolonged loan amount            | 18 807 150                   | 19 317 065                   |
| Repaid loan amount               | -21 685 058                  | -22 664 135                  |
| Non repaid loan amount           | 1 970 730                    | 2 269 369                    |
| Written off loan amount          | -2 640 008                   | -2 787 533                   |
| <b>Total portfolio</b>           | <b>8 200 336</b>             | <b>8 868 059</b>             |
|                                  |                              |                              |
| <b>Profit and loss statement</b> |                              |                              |
| Turnover                         | 6 283 945                    | 6 702 278                    |
| Interest expenses                | -390 479                     | -366 820                     |
| Selling expenses                 | -431 972                     | -462 812                     |
| Management fees                  | -13 116                      | -12 197                      |
| Written-off expenses (net)       | -2 210 095                   | -2 353 092                   |
| Marketing expenses               | -616 169                     | -637 819                     |
| Administrative expenses          | -545 608                     | -642 650                     |
| Labor costs                      | -1 056 476                   | -975 993                     |
| Currency exchange loss/ profit   | -27                          | -27                          |
| <b>Operating result</b>          | <b>1 020 002</b>             | <b>1 250 868</b>             |
| Corporate income tax             | -143 302                     | -157 671                     |
| <b>Net profit</b>                | <b>876 700</b>               | <b>1 093 197</b>             |
| <b>EBITDA</b>                    | <b>1 483 912</b>             | <b>1 694 943</b>             |
|                                  |                              |                              |
| <b>Cash flow</b>                 |                              |                              |
| Cash flow for the period         | 576 121                      | -6 766                       |
| Funds received from Investors    | 0                            | 50 000                       |
| Funds repaid to Investors        | -357 160                     | -376 160                     |
| Other received funds             | 400 000                      | 0                            |
| Other repaid funds               | 0                            | 0                            |
| <b>Cash flow closing balance</b> | <b>1 080 710</b>             | <b>747 784</b>               |