

The logo for 'maxcredit' is centered on the page. The word 'max' is written in a bold, orange, lowercase sans-serif font. The word 'credit' is written in a bold, black, lowercase sans-serif font. The background of the slide is a light gray dotted pattern with an irregular, organic shape. Scattered across this background are approximately 25 orange checkmark icons, each inside a small orange shield-like shape. The checkmarks are white and point downwards. The overall aesthetic is clean and modern, with a focus on the company name and a sense of achievement or completion represented by the checkmarks.

maxcredit

Company presentation
December 2018

About us

We are B & G Credit OOD, a non-banking financial institution established in Bulgaria in 2011. We operate our business in Bulgaria under our trademark Maxcredit. Since inception we have managed to become a nation-wide provider of unsecured personal loans for private individuals. Our product portfolio is diverse and we issue loans with range between 50 and 1,500 EUR in size and a repayment period of up to 12 months.

Maxcredit has quickly become one of the top companies in the sector with over 30m EUR of issued loans since inception. We issue loans both online through our website and offline via our 27 offices in the country.

We have ambitious plans to double the size of our office network and to expand our online presence in neighboring markets.

Contact us:

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UIC: 201513004
Bulgarian National Bank Registration No.: BGR00250



30m+ EUR
issued loans

History



7 years on the market
43k+ happy customers

Highlights

We are proud to have serviced over 43,000 happy customers since our inception.

At Maxcredit we stay on top of the technological and business trends, and we try to always provide our customers with exceptional service.

Since establishment we have processed more than 340,000 applications.



Established in

2011

Employees

150+

Loans issued

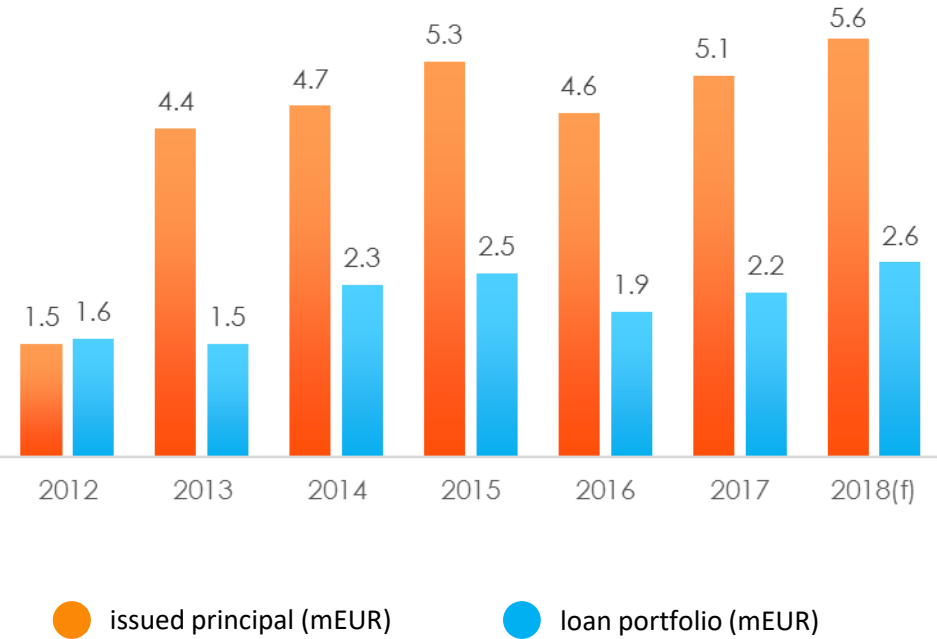
102k

Average loan size

295 EUR

Portfolio

We have shown consistent results over the years and have proven our ability to manage risk while maximising returns.



- Portfolio size (in EUR)
2.5m

- Issued loans to date (in EUR)
30.2m

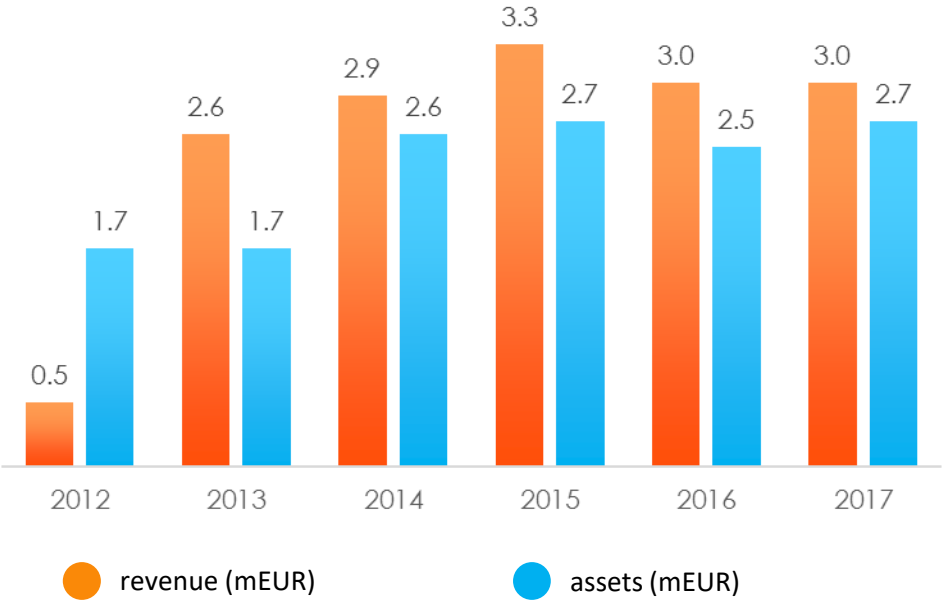
- Loss given default
<12%

- Avg. duration of loan
4.7 months

- Avg. loan size
295 EUR

Financials

We have managed to grow our revenue 3 times since our first year of operation and our company has been consistently profitable for a number of years.



Assets growth

1.6x

Revenue growth

3.0x

EBIT (in kEUR)

273

ROE

20.5%

Market presence

- 27 offices
- 21 locations
- 5 offices added in 2018
- online since 2013

25 new offices
planned next 2 yrs

