

Interim Consolidated Report

as at 30.09.2019

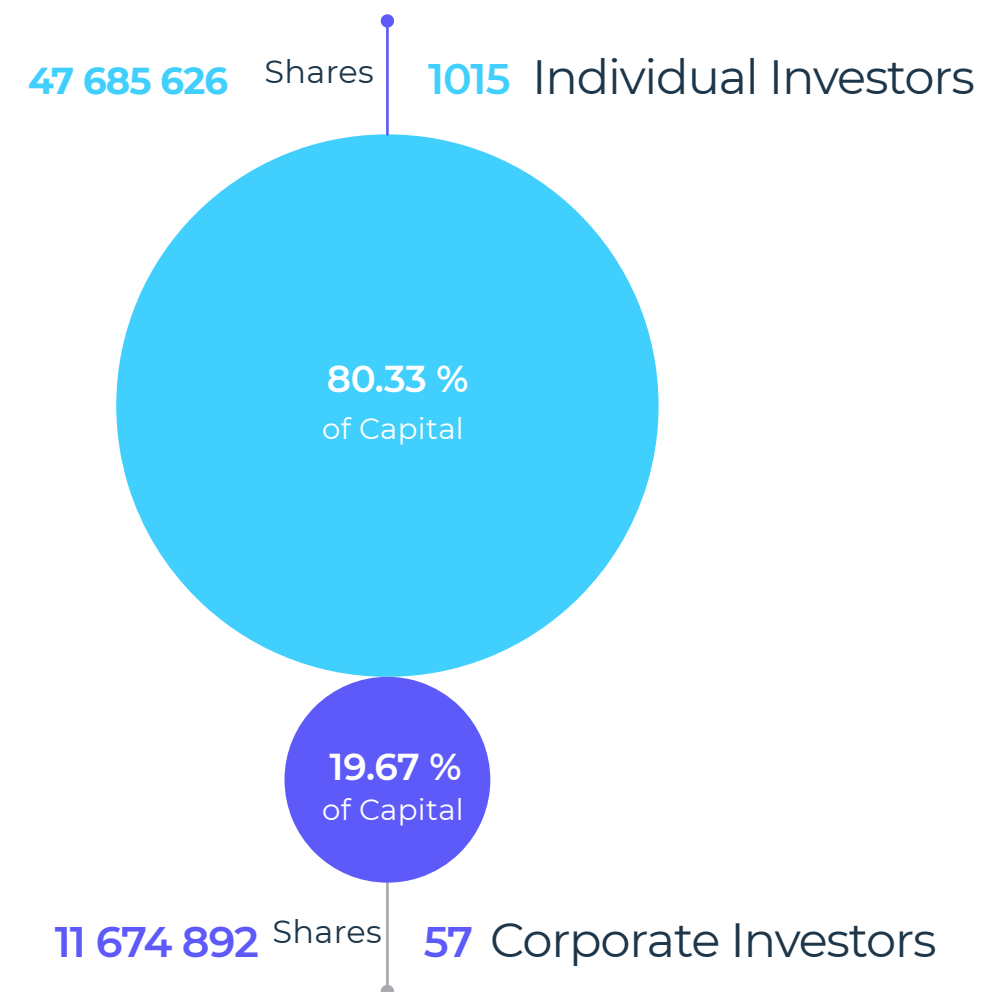


CONSOLIDATED FINANCIAL RESULTS FOR THE PERIOD ENDING ON 30.09.2019

REVENUE y/y	EBIT y/y	ROA y/y
28.832 BGN mln.	6.055 BGN mln.	0.0339
 2.34 %	 5.36 %	 50.67 %
ROE y/y	NET PROFIT y/y	PROFIT PER SHARE y/y
0.0506	5.503 BGN mln.	0.0927
 2.65 %	 3.42 %	 3.42 %

SHAREHOLDING STRUCTURE AT 30.09.2019

Share capital **BGN 59 360 518** distributed among **59 360 518 shares** with **1 BGN** nominal value



Investors above 5%



REVENUE STRUCTURE AND DYNAMICS FOR THE PERIOD ENDING ON 30.09.2019

	30.09.2019 BGN '000	30.09.2018 BGN '000	Change BGN '000	Change %
OPERATING REVENUE FROM THE SALES OF GOODS	1 789	2 049	-260	-12.69
OPERATING REVENUE FROM THE SALES OF SERVICES	25 807	25 589	218	0.85
REVENUE FROM FINANCING	891	253	638	252.23 %
OPERATING REVENUE FROM OTHERS	344	283	61	21.55 %
TOTAL	28 832	28 174	658	2.34 %

GEOGRAPHIC DISTRIBUTION OF REVENUE AS AT 30.09.2019

TOP 3 COUNTRIES

share of revenue as at 30.09.2019

Bulgaria

7.942 BGN
mln.
28 %

USA

7.151 BGN
mln.
25 %

UK

6.496 BGN
mln.
23 %

REVENUE BY REGIONS

in thousands BGN

30.09.2019



TOTAL REVENUE

as at 30.09.2019

Total
revenue

28.832 BGN
mln.

Revenue from Bulgaria

7.942 BGN
mln. **27.55** %

Revenue from external markets

20.890 BGN
mln. **72.45** %