



# About us and Market Overview

- **CreDirect** launched in 2017
- Part of the fastest growing fintech group in SouthEast Europe- **MV Finance LTD**. The group is with strong international presence in Bulgaria, Romania, Spain, Macedonia, Bosna and Herzegovina and Mexico;



**380**  
Offices



**mvfinance.**

**€550M**

Total Value of Loans  
Granted



**More  
than €1.6  
M**

Loans Granted

## LOCATIONS

- Bulgaria
- Romania
- North Macedonia
- Spain
- Bosnia
- Moldova
- Mexico



## BRANDS

 **CITYCASH**

 **CREDIRECT**

 **FIN START**

 **FLEXCREDIT**

 **creditero**

 **CASHPOINT**

# Our Performance



Unique  
clients  
**91 573**



Interest incomes  
Q2/2025  
**24.1 M BGN**

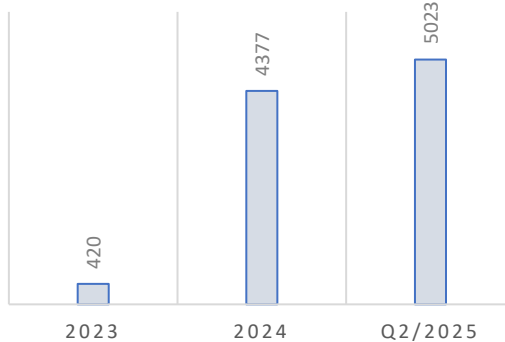


Net profit Q2/2025  
Over **5 M BGN**

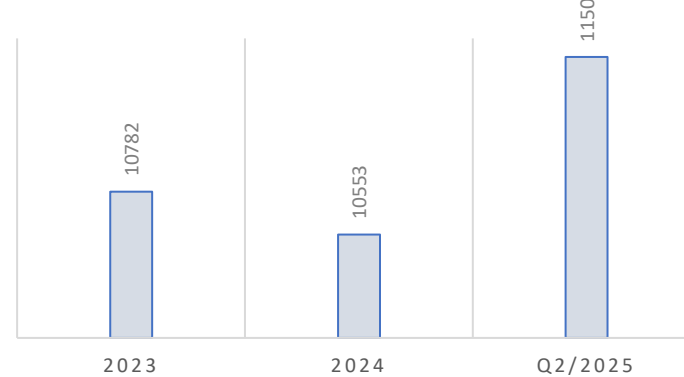


Net loan portfolio  
Q2/2025  
**11.5 M BGN**

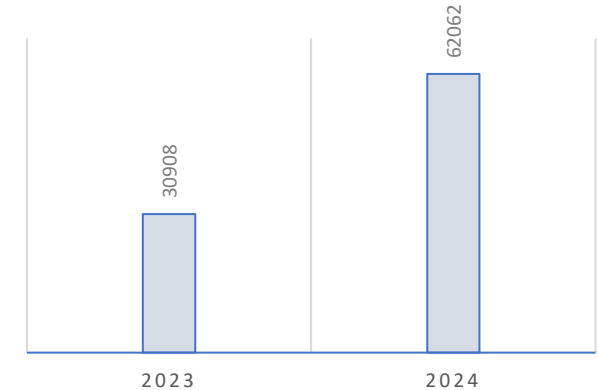
NET PROFIT IN THOUSAND BGN



LOAN PORTFOLIO IN THOUSAND BGN



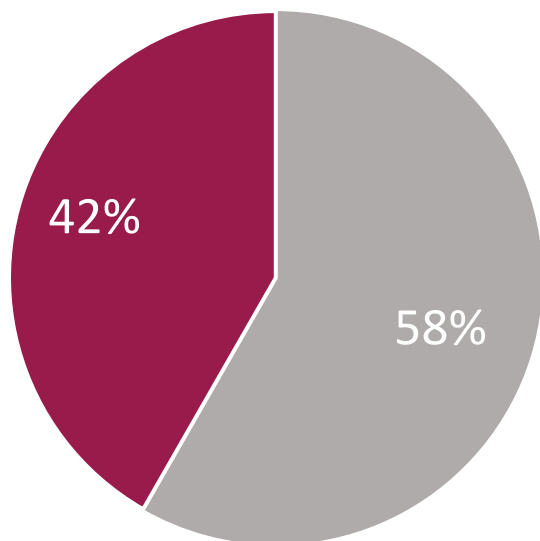
ISSUED LOANS - COUNT



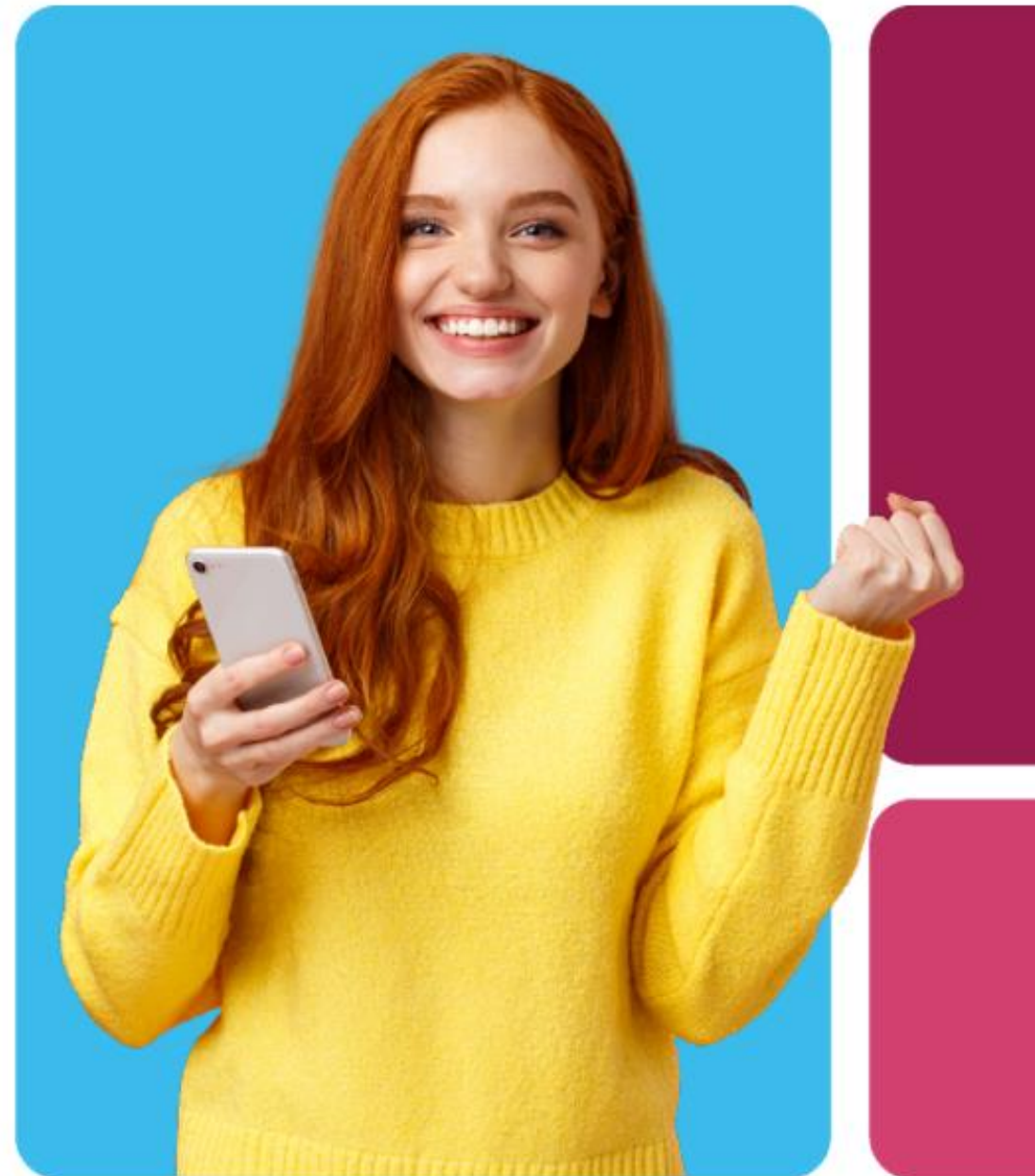
**Instalment loans:**  
up to 18 months;  
up to 10 000 BGN

**PDL/payday loans/:**  
up to 30 days;  
up to 1400 BGN

Split by product



■ Instalment loans ■ Payday loans





## Our applications process juts in 3 steps



Choose amount and term



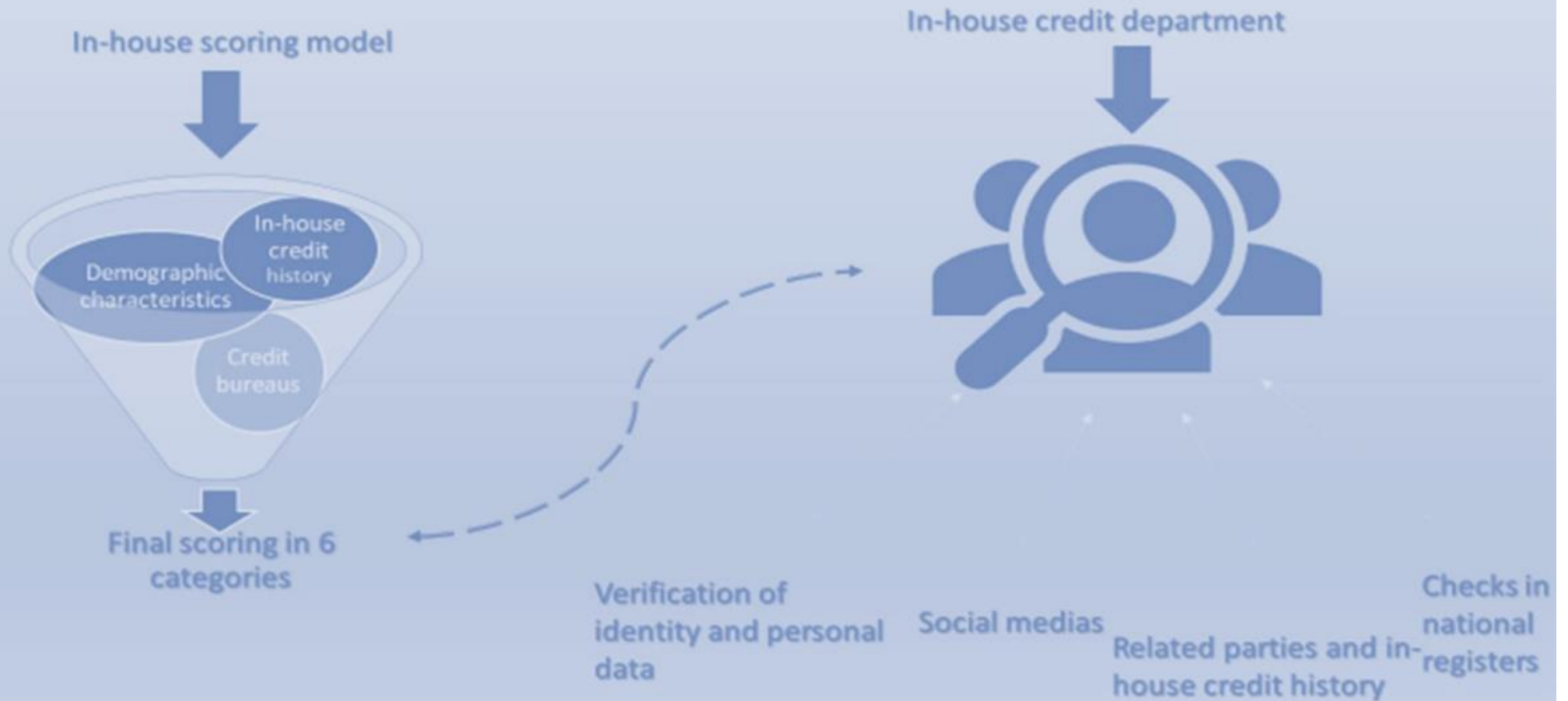
Fill out the form with  
your information



Receive your money in 15  
minutes

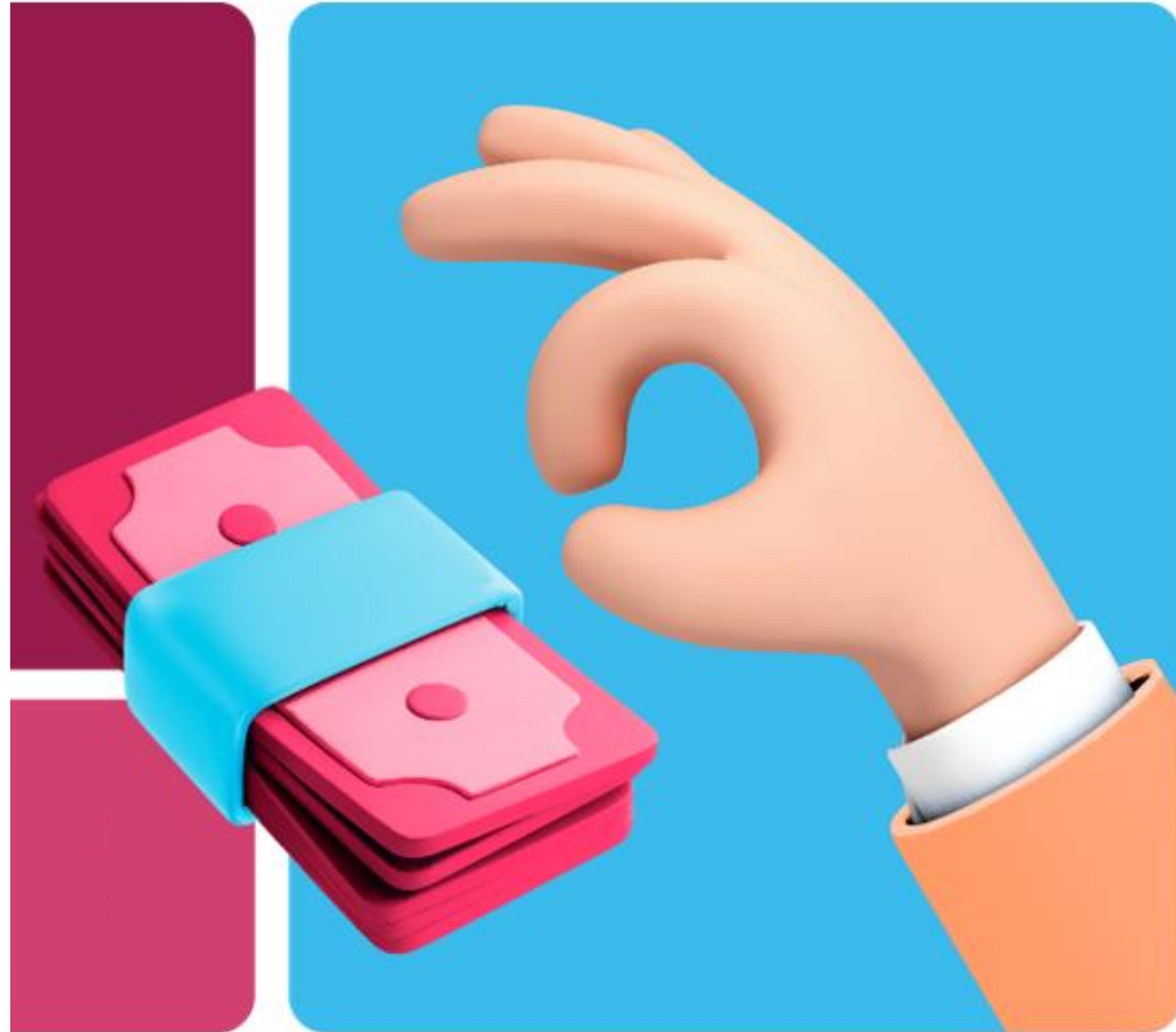
# Our underwriting process

## Two levels of credit approval



# Strategy and goals

- Revenue Growth
- Customer Base Expansion
- Innovation and Technological Development
- Compliance and Risk Management
- Customer Satisfaction
- Sustainable Growth
- Continuous Innovation
- Operational Optimization



**Thank You!**