



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, Mexico and Philippines;

mvfinance.



500+
Offices



€750m
Total Value of Loans
Granted



+ 2.2m
Loans Granted

LOCATIONS

- Bulgaria
- Romania
- North Macedonia
- Spain
- Bosna
- Moldova
- Mexico
- Philippines



BRANDS

 CITYCASH

 CREDIRECT

 FIN START

 FLEXCREDIT

 creditero

 CASHPOINT



Unique clients
Over
103K



Interest incomes
Q1/2026
7.4 M EUR

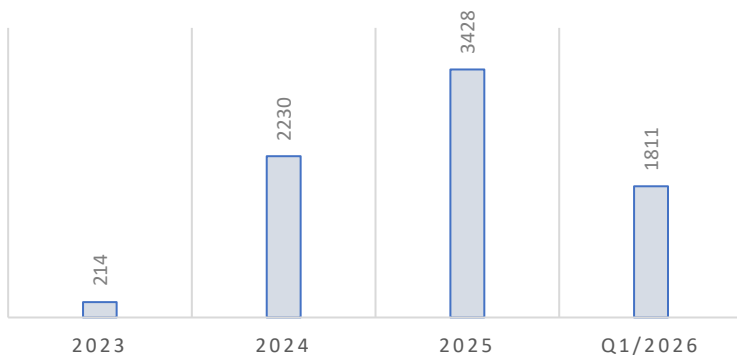


Net profit Q1/2026
Over **1.8 M EUR**

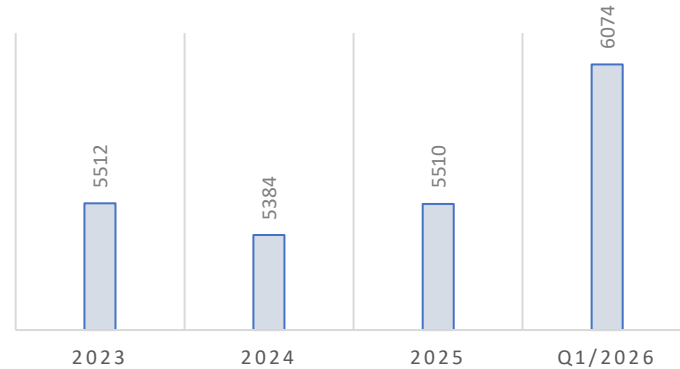


Net loan portfolio
Q1/2026
over 6 M EUR

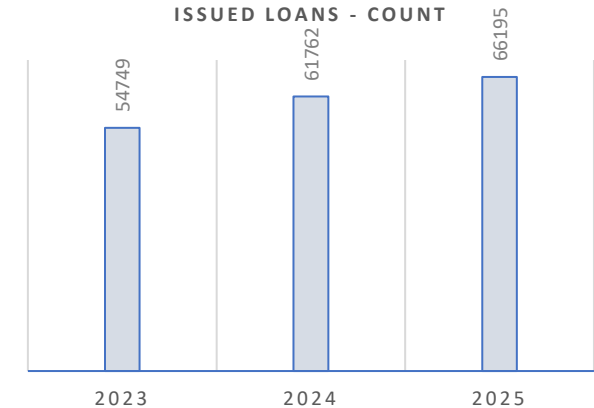
NET PROFIT IN THOUSAND EUR



LOAN PORTFOLIO IN THOUSAND EUR



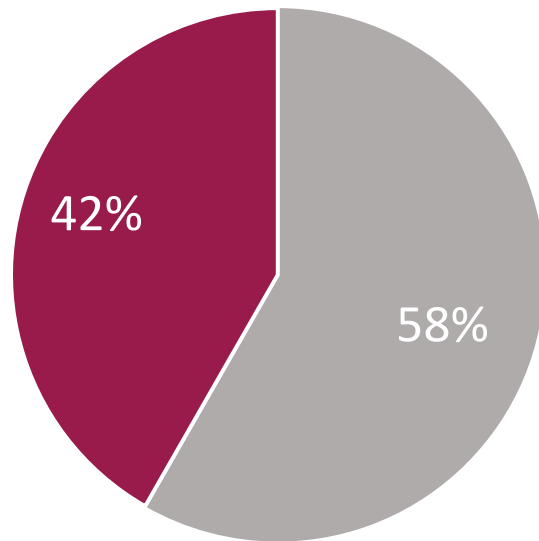
ISSUED LOANS - COUNT



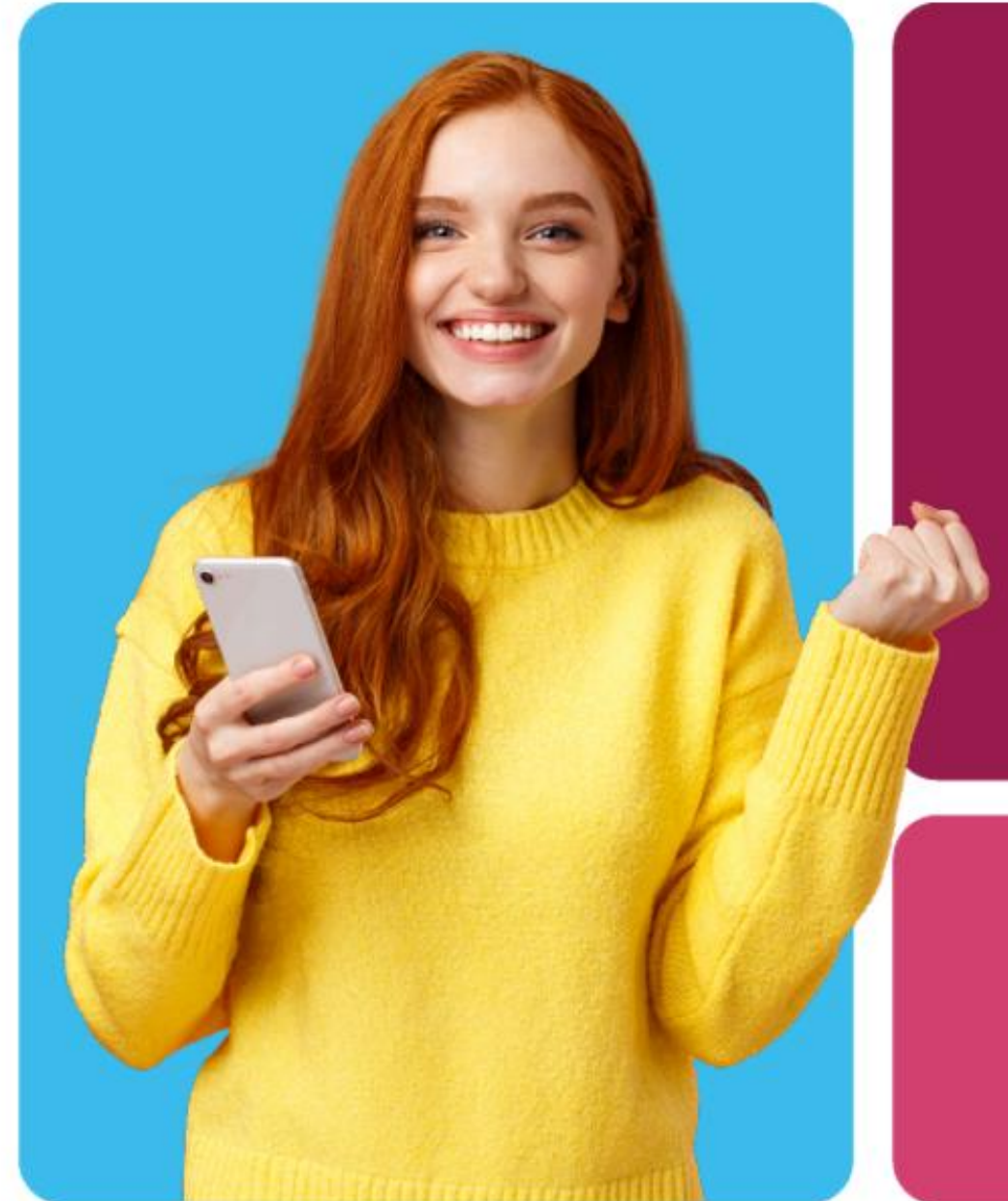
Instalment loans:
up to 18 months;
up to 10 000 BGN

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

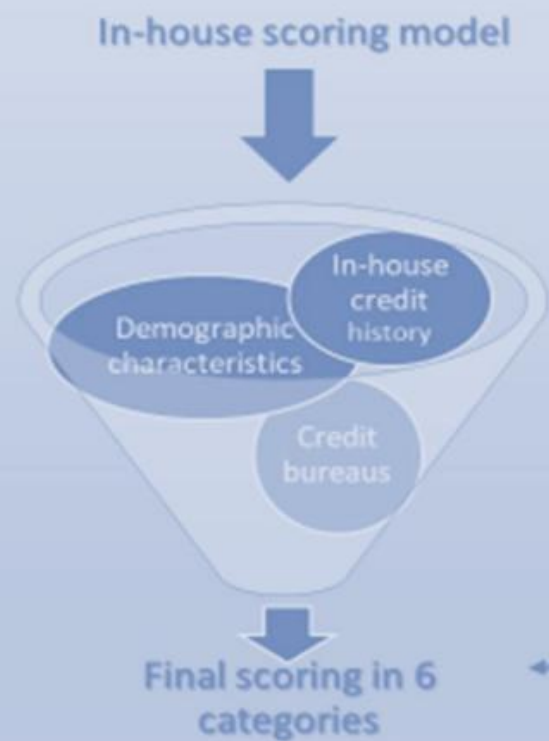


Fill out the form with
your information



Receive your money in 15
minutes

Two levels of credit approval



In-house credit department



Verification of identity and personal data

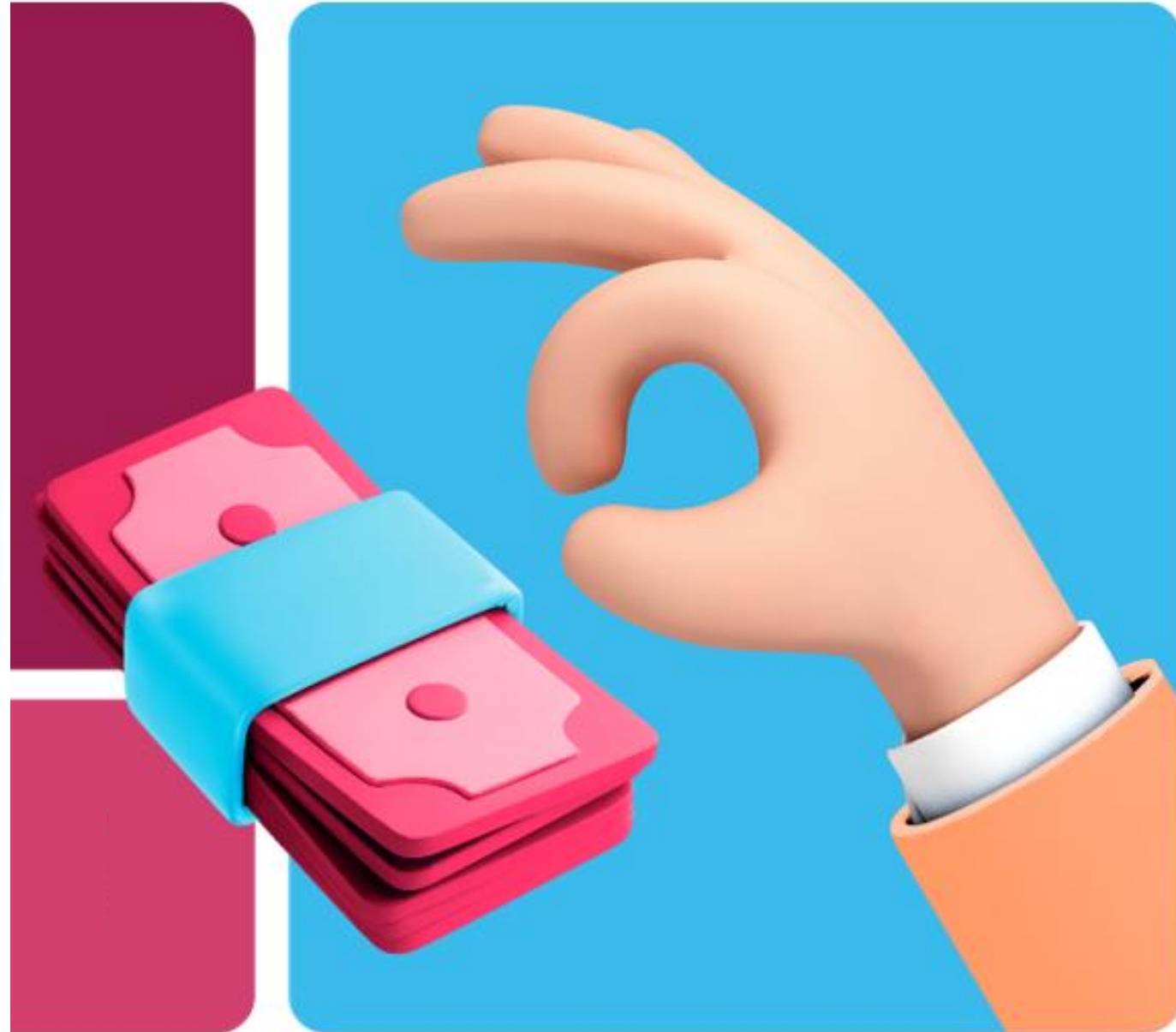
Social medias

Related parties and in-house credit history

Checks in national registers

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!