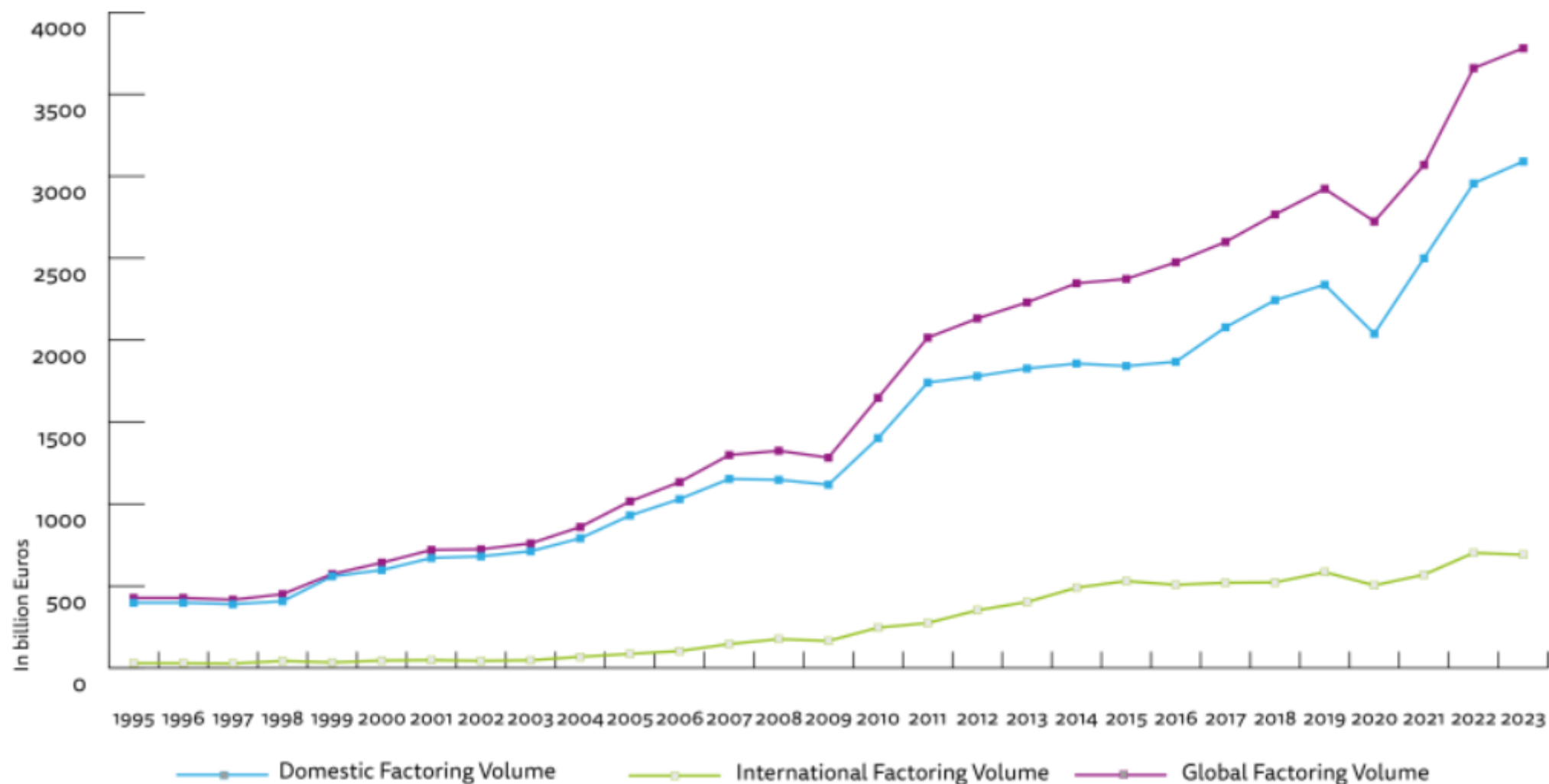


Factoring Statistics (in Euro billions)





Total Factoring Volume by Country/Region in the Last 7 Years (in Millions of EUR)

	2016	2017	2018	2019	2020	2021	2022	2023	Var
Bulgaria	1,947	2,919	3,211	3,532	3,300	5,100	7,599	6,885	24% growth expected
Total Europe	1,592,988	1,701,939	1,829,143	1,976,239	1,844,721	2,118,041	2,498,697	2,555,266	2.3%
Total North America	95,072	92,392	90,101	86,742	66,598	97,000	103,900	92,800	-10.7%
Total South America	104,396	117,088	121,248	132,031	83,559	86,048	124,097	144,453	16.4%
Total Africa	20,393	21,671	22,174	24,562	25,242	32,345	41,822	47,481	13.5%
Total Asia Pacific	555,536	657,189	695,562	687,594	697,093	751,096	881,312	942,078	6.9%
TOTAL WORLD EUR	2,375,968	2,598,298	2,767,068	2,917,105	2,726,728	3,093,706	3,659,204	3,791,455	3.6%
TOTAL WORLD USD	2,500,706	3,117,437	3,172,165	3,266,866	3,353,875	3,503,623	3,917,178	4,188,420	6.92%
exchange rate USD	1.053	1.200	1.146	1.120	1.230	1.133	1.071	1.105	3.19%