

## Basic Economic Facts of PROFİ CREDIT Czech, a.s.

Financial figures up to 31<sup>st</sup> December of 2016, *AUDITED*

### Volume of loans provided (in EUR ths)

		2015	2016	% Y/Y
Number of loans and credits provided	Private	24 390	22 407	92%
	Business	2 431	2 538	104%
	Total	26 821	24 945	93%

Nominal value of loans and credits provided	Private	66 887	73 895	110%
	Business	12 402	14 798	119%
	Total	79 289	88 693	112%

Share in total production	Private	84,36%	83,32%
	Business	15,46%	16,68%

### Human resources

	2015	2016	% Y/Y
Number of employees	206	211	102%
Number of external credit advisors	1 051	609	58%
Number of external collectors	56	57	102%

### Financial indicators (in EUR ths)

	2015	2016	% Y/Y
Equity	53 091	57 688	109%
EBIT	18 738	16 005	85%
EBITDA	18 966	16 309	86%
Total assets	154 985	150 205	97%
Receivables	148 957	145 097	97%
Revenues	61 724	61 850	100%
Costs	55 102	55 511	101%
Profit/Loss before taxation	6 622	6 339	96%
Income tax	931	-98	-11%
Profit/Loss after taxation	5 691	6 437	113%

**Financial indicators in accordance with IFRS (in EUR ths)**

	2016 IFRS	2016 LAS
Equity	26 150	57 688
EBIT	17 988	16 005
EBITDA	18 629	16 309
Total assets	119 187	150 205
- thereof receivables	109 791	145 097
Total revenues	50 979	61 850
Costs	42 840	55 511
Profit before taxation	8 155	6 339
Income tax	16	-98
Profit after taxation	8 139	6 437

## Notice:

Exchange rates used for 2015 period is as at 31.12.2015

Exchange rates used for 2016 period is as at 31.12.2016