

Basic Economic Facts of PROFI CREDIT Czech, a.s.

Financial figures up to 31th December of 2016, *NON-AUDITED*

Volume of loans provided (in EUR ths)

		4Q/2015	4Q/2016	% Y/Y
Number of loans and credits provided	Private	24 724	22 407	92%
	Business	2 759	2 538	104%
	Total	27 483	24 945	93%

Nominal value of loans and credits provided	Private	66 887	73 895	111%
	Business	12 402	14 798	120%
	Total	79 289	88 693	112%

Share in total production	Private	84,36%	83,32%
	Business	15,64%	16,68%

Human resources

	4Q/2015	4Q/2016	% Y/Y
Number of employees	206	211	102%
Number of external credit advisors	1 051	578	55%
Number of external collectors	56	57	102%

Financial indicators (in EUR ths)

	4Q/2015	4Q/2016	% Y/Y
Equity	53 091	55 644	105%
EBIT	18 738	15 936	85%
EBITDA	18 966	16 241	86%
Total assets	154 985	150 125	97%
Receivables	148 957	145 018	97%
Revenues	61 724	61 883	100%
Costs	55 102	55 613	101%
Profit/Loss before taxation	6 622	6 270	95%
Income tax	931	1 877	202%
Profit/Loss after taxation	5 691	4 393	77%

Results are preliminary and non-audited.

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