

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

Financial figures up to 31th March of 2017, *NON-AUDITED*

Volume of loans provided (in EUR ths)

		1Q/2016	1Q/2017	% Y/Y
Number of loans and credits provided	Private	5 785	3 313	57%
	Business	659	614	93%
	Total	6 444	3 927	61%

Nominal value of loans and credits provided	Private	18 680	14 280	76%
	Business	3 696	3 927	106%
	Total	22 376	18 207	81%

Share in total production	Private	83,48%	78,43%
	Business	16,52%	21,57%

Human resources

	1Q/2016	1Q/2017	% Y/Y
Number of employees	198	208	105%
Number of external credit advisors	1 043	651	62%
Number of external collectors	57	56	98%

Financial indicators (in EUR ths)

	1Q/2016	1Q/2017	% Y/Y
Equity	51 399	59 563	116%
EBIT	3 328	4 249	128%
EBITDA	3 404	4 321	127%
Total assets	155 270	147 543	95%
Receivables	149 069	142 284	95%
Revenues	14 902	13 411	90%
Costs	14 162	11 268	80%
Profit/Loss before taxation	740	2 143	290%
Income tax	592	247	42%
Profit/Loss after taxation	148	1 896	1279%

Results are preliminary and non-audited.

Notice:

Exchange rates used for 2016 period is as at 30.12.2016

Exchange rates used for 2017 period is as at 31.3.2017