

## Basic Economic Facts of PROFİ CREDIT POLSKA S.A.

Financial figures up to 30<sup>th</sup> September of 2016

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

		3Q/2015	3Q/2016	% Y/Y
Number of loans and credits provided	Private	50 556	51 182	101%
	Business	689	681	99%
	Total	51 245	51 863	101%

		3Q/2015	3Q/2016	% Y/Y
Nominal value of loans and credits provided	Private	112 672	113 779	101%
	Business	3 463	1 556	45%
	Total	116 135	115 335	99%

		3Q/2015	3Q/2016
Share in total production	Private	97%	99%
	Business	3%	1%

\* Data for the 3Q/2016 is for the period beginning 1.1.2016. Comparable data for the 3Q/2015 is for the period beginning 1.1.2015.

### Human resources

	3Q/2015	3Q/2016	% Y/Y
Number of employees	306	356	116%
Number of external credit advisors	2926	2719	93%
Number of external collectors	217	243	112%

### Financial indicators of company in accordance with local accounting standards (in EUR ths)

	3Q/2015	3Q/2016	% Y/Y
Equity	49 515	68 857	139%
EBIT	11 808	10 473	89%
EBITDA	11 928	10 612	89%
Total assets	184 603	209 497	113%
Receivables	164 589	203 187	123%
Revenues	31 850	34 313	108%
Costs	24 690	28 801	117%
Profit/Loss before taxation	7 160	5 512	77%
Income tax	-633	0	n/a
Profit/Loss after taxation	7 793	5 512	71%

Results are preliminary and non-audited.

Notice:

1. Exchange rate used for 3Q/2015 is as at 30.09.2015
2. Exchange rate used for 3Q/2016 is as at 30.09.2016
3. Financial year for accounting purpose 1.7.2016-31.12.2017