

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

Financial figures up to 30th June of 2017, *NON-AUDITED*

Volume of loans provided (in EUR ths)

		2Q/2016	2Q/2017	% Y/Y
Number of loans and credits provided	Private	11 689	7 217	62%
	Business	1 367	1 198	88%
	Total	13 056	8 415	64%

Nominal value of loans and credits provided	Private	37 713	32 809	87%
	Business	7 720	8 300	108%
	Total	45 433	41 109	90%

Share in total production	Private	83,01%	79,81%
	Business	16,99%	20,19%

Human resources

	2Q/2016	2Q/2017	% Y/Y
Number of employees	201	212	105%
Number of external credit advisors	1 054	711	67%
Number of external collectors	57	54	95%

Financial indicators (in EUR ths)

	2Q/2016	2Q/2017	% Y/Y
Equity	53 500	61 973	116%
EBIT	8 735	7 485	86%
EBITDA	8 886	7 633	86%
Total assets	155 201	149 833	97%
Receivables	147 500	144 804	98%
Revenues	30 264	27 138	90%
Costs	26 521	23 786	90%
Profit/Loss before taxation	3 743	3 352	90%
Income tax	1 494	884	59%
Profit/Loss after taxation	2 249	2 468	110%

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 30.6.2017