

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

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

Volume of loans provided (in EUR ths)

		3Q/2016	3Q/2017	% Y/Y
Number of loans and credits provided	Private	17 661	10 651	60%
	Business	1 878	1 828	97%
	Total	19 539	12 479	64%

Nominal value of loans and credits provided	Private	56 788	49 665	87%
	Business	10 651	12 621	119%
	Total	67 439	62 286	92%

Share in total production	Private	84,21%	79,74%
	Business	15,79%	20,26%

Human resources

	3Q/2016	3Q/2017	% Y/Y
Number of employees	207	219	106%
Number of external credit advisors	1 053	747	71%
Number of external collectors	57	52	91%

Financial indicators (in EUR ths)

	3Q/2016	3Q/2017	% Y/Y
Equity	55 909	62 751	112%
EBIT	14 428	13 643	95%
EBITDA	14 656	13 864	95%
Total assets	155 407	148 466	96%
Receivables	149 169	143 213	96%
Revenues	46 034	40 839	89%
Costs	38 989	33 273	85%
Profit/Loss before taxation	7 045	7 566	107%
Income tax	2 387	1 937	81%
Profit/Loss after taxation	4 658	5 629	121%

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 29.9.2017