

Basic Economic Facts of PROFI CREDIT POLSKA S.A.

Financial figures up to 30th June of 2017

Volume of loans and credits provided (in EUR ths)

		2Q/2016	2Q/2017	% Y/Y
Number of loans and credits provided	Private	33 984	35 316	104%
	Business	341	646	189%
	Total	34 325	35 962	105%

Nominal value of loans and credits provided	Private	72 877	89 129	122%
	Business	759	2 022	266%
	Total	73 636	91 151	124%

Share in total production	Private	99%	98%
	Business	1%	2%

* Data for the 2Q/2017 is for the period beginning 1.1.2017. Comparable data for the 2Q/2016 is for the period beginning 1.1.2016.

Human resources

	2Q/2016	2Q/2017	% Y/Y
Number of employees	353	381	108%
Number of external credit advisors	2644	2213	84%
Number of external collectors	271	314	116%

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

	2Q/2016	2Q/2017	% Y/Y
Equity	61 720	70 748	115%
EBIT	42 524	33 917	80%
EBITDA	43 005	34 503	80%
Total assets	198 234	232 988	118%
Receivables	192 031	228 033	119%
Revenues	132 151	144 993	110%
Costs	108 785	132 720	122%
Profit/Loss before taxation	23 366	12 273	53%
Income tax	1 605	0	n/a
Profit/Loss after taxation	21 761	12 273	56%

Results are preliminary and non-audited.

Notice:

1. Exchange rate used for 4Q/2016 is as at 31.12.2016
2. Exchange rate used for 4Q/2017 is as at 31.12.2017
3. Financial year for accounting purpose 1.7.2016-31.12.2017