

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

Financial figures up to 31th December of 2019, *NON-AUDITED*

Volume of loans provided (in EUR ths)

		4Q/2018	4Q/2019	% Y/Y
Number of loans and credits provided	Private	14 674	16 674	114%
	Business	2 350	2 280	97%
	Total	17 024	18 954	111%

Nominal value of loans and credits provided	Private	68 292	75 450	110%
	Business	17 402	18 528	106%
	Total	85 694	93 978	110%

Share in total production	Private	79,69%	80,28%
	Business	20,31%	19,72%

Human resources

	4Q/2018	4Q/2019	% Y/Y
Number of employees	262	251	96%
Number of external credit advisors	462	303	66%
Number of external collectors	49	37	76%

Financial indicators (in EUR ths)

	4Q/2018	4Q/2019	% Y/Y
Equity	63 964	63 403	99%
EBIT*	16 810	15 859	94%
EBITDA*	17 084	16 187	95%
Total assets	138 136	138 142	100%
Receivables	133 585	134 382	101%
Revenues	50 359	55 641	110%
Costs	37 574	43 868	117%
Profit/Loss before taxation	12 785	11 773	92%
Income tax	3 997	3 290	82%
Profit/Loss after taxation	8 788	8 483	97%

Results are preliminary and non-audited.

Notice:

Exchange rates used for 2018 period is as at 31.12.2018

Exchange rates used for 2019 period is as at 31.12.2019

*After deducting interest and other financing costs.