

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

Financial figures up to 30th September of 2020, *NON-AUDITED*

Volume of loans provided (in EUR ths)

		3Q/2019	3Q/2020	% Y/Y
Number of loans and credits provided	Private	12 483	5 260	42%
	Business	1 617	621	38%
	Total	14 100	5 881	42%

Nominal value of loans and credits provided	Private	56 112	21 465	38%
	Business	13 207	4 466	34%
	Total	69 319	25 931	37%

Share in total production	Private	80,95%	82,78%
	Business	19,05%	17,22%

Human resources

	3Q/2019	3Q/2020	% Y/Y
Number of employees	254	134	53%
Number of external credit advisors	346	197	57%
Number of external collectors	42	37	88%

Financial indicators (in EUR ths)

	3Q/2019	3Q/2020	% Y/Y
Equity	61 298	63 921	104%
EBIT	12 489	9 231	74%
EBITDA	12 743	9 435	74%
Total assets	138 000	129 729	94%
Receivables	133 558	113 507	85%
Revenues	39 581	34 511	87%
Costs	30 139	27 926	93%
Profit/Loss before taxation	9 442	6 585	70%
Income tax	3 062	1 905	62%
Profit/Loss after taxation	6 380	4 680	73%

Results are preliminary and non-audited.

Notice:

Exchange rates used for 2019 period is as at 31.12.2019

Exchange rates used for 2020 period is as at 30.9.2020