

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

Financial figures up to 31st December of 2013 - audited

Volume of loans provided (in EUR ths)

		2012	2013	% změna
Number of loans provided	Private	24 983	21 456	86%
	Business	1 863	3 533	190%
	Total	26 846	24 989	93%

Nominal value of loans provided	Private	60 134	55 381	92%
	Business	7 567	20 588	272%
	Total	67 701	75 969	112%

Share in total production	Private	88,82%	72,90%
	Business	11,18%	27,10%

Human resources

	2012	2013	% změna
Number of employees	173	182	105%
Number of external credit advisors	937	908	97%
Number of external collectors	69	72	104%

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

	2012	2013	% Y/Y
Equity	49 916	43 946	88%
EBIT	17 539	16 567	94%
EBITDA	17 763	16 784	94%
Total assets	178 205	184 987	104%
- thereof receivables	172 756	178 270	103%
Total revenues	63 960	63 705	100%
Costs	58 897	60 248	102%
Profit before taxation	7 025	5 673	81%
Income tax	1 961	2 216	113%
Profit after taxation	5 064	3 457	68%

Financial indicators in accordance with IFRS (in EUR ths)

	2013 IFRS	2013 LAS
Equity	14 064	43 946
EBIT	16 673	16 567
EBITDA	17 156	16 784
Total assets	108 756	184 987
- thereof receivables	100 626	178 270
Total revenues	42 660	63 705
Costs	39 596	60 248
Profit before taxation	5 138	5 673
Income tax	2 073	2 216
Profit after taxation	3 064	3 457

Notice:

Exchange rates used for 2012 period is as at 31.12.2012

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