

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

Financial figures up to 31<sup>st</sup> December of 2014, *AUDITED*

### Volume of loans provided (in EUR ths)

		2013	2014	% Y/Y
Number of loans and credits provided	Private	21 456	24 724	115%
	Business	3 533	2 759	78%
	Total	24 989	27 483	110%

Nominal value of loans and credits provided	Private	55 381	64 258	116%
	Business	20 588	13 221	64%
	Total	75 969	77 479	102%

Share in total production	Private	72,90%	82,94%
	Business	27,10%	17,06%

### Human resources

	2013	2014	% Y/Y
Number of employees	182	196	108%
Number of external credit advisors	908	930	102%
Number of external collectors	72	58	83%

### Financial indicators (in EUR ths)

	2013	2014	% Y/Y
Equity	43 946	45 578	104%
EBIT	16 567	18 390	111%
EBITDA	16 784	18 628	111%
Total assets	184 987	196 347	106%
Receivables	178 270	189 250	106%
Revenues	63 705	59 179	93%
Costs	58 032	53 017	91%
Profit/Loss before taxation	5 673	6 162	109%
Income tax	2 216	2 426	109%
Profit/Loss after taxation	3 457	3 736	108%

***Financial indicators in accordance with IFRS (in EUR ths)***

	<b>2013 IFRS</b>	<b>2014 LAS</b>
Equity	13 571	45 578
EBIT	18 032	18 390
EBITDA	18 513	18 628
Total assets	115 135	196 347
- thereof receivables	106 677	189 250
Total revenues	39 975	59 179
Costs	37 104	53 017
Profit before taxation	5 640	6 162
Income tax	2 545	2 426
Profit after taxation	3 095	3 736

Notice:

Exchange rates used for 2013 period is as at 31.12.2013

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