

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

Financial figures up to 31st December of 2015, *AUDITED*

Volume of loans provided (in EUR ths)

		2014	2015	% 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	64 258	66 887	104%
	Business	13 221	12 402	94%
	Total	77 479	79 289	102%

Share in total production	Private	82,94%	84,36%
	Business	17,06%	15,64%

Human resources

	2014	2015	% Y/Y
Number of employees	196	206	105%
Number of external credit advisors	930	1 051	113%
Number of external collectors	58	56	97%

Financial indicators (in EUR ths)

	2014	2015	% Y/Y
Equity	45 578	53 091	116%
EBIT	18 390	18 738	102%
EBITDA	18 628	18 966	102%
Total assets	149 598	154 985	104%
Receivables	142 501	148 957	105%
Revenues	59 179	61 724	104%
Costs	53 017	55 102	104%
Profit/Loss before taxation	6 162	6 622	107%
Income tax	2 426	931	38%
Profit/Loss after taxation	3 736	5 691	152%

Financial indicators in accordance with IFRS (in EUR ths)

	2015 IFRS	2015 LAS
Equity	19 857	53 091
EBIT	19 050	18 738
EBITDA	19 659	18 966
Total assets	120 632	154 985
- thereof receivables	110 887	148 957
Total revenues	49 068	61 724
Costs	42 882	55 102
Profit before taxation	6 761	6 622
Income tax	571	931
Profit after taxation	6 190	5 691

Notice:

Exchange rates used for 2014 period is as at 31.12.2014

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