

Basic Economic Facts of PROFI CREDIT Slovakia, s.r.o.
Financial figures up to 30th Jun of 2015, NON-AUDITED

Volume of loans provided (in EUR ths)

		2Q/2014	2Q/2015	% Y/Y
Number of loans and credits provided	Private	11 937	14 343	20,16%
	Business	764	786	2,88%
	Total	12 701	15 129	19,12%

Nominal value of loans and credits provided	Private	29 034	33 590	15,69%
	Business	6292	6936,384	10,24%
	Total	35 326	40 527	14,72%

Share in total production	Private	82%	83%
	Business	18%	17%

Human resources

	2Q/2014	2Q/2015	% Y/Y
Number of employees	121	117	-3,31%
Number of external credit advisors	494	495	0,20%
Number of external collectors	46	125	171,74%

Financial indicators (in EUR ths)

	2Q/2014	2Q/2015	% Y/Y
Equity	-3 550	-8 560	141,09%
EBIT	5 206	5 817	11,73%
EBITDA	7 891	6 118	-22,47%
Total assets	126 316	144 364	14,29%
Receivables	124 285	140 639	13,16%
Revenues	26 542	20 392	-23,17%
Costs	25 591	20 100	-21,46%
Profit/Loss before taxation	951	293	-69,23%
Income tax	780	-1 592	-304,04%
Profit/Loss after taxation	171	1 885	1004,35%

Results are non-audited.