

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

Volume of loans provided (in EUR ths)

		3Q/2014	3Q/2015	% Y/Y
Number of loans and credits provided	Private	18 818	19 145	1,74%
	Business	1 110	1 124	1,26%
	Total	19 928	20 269	1,71%

Nominal value of loans and credits provided	Private	45 312	45 437	0,28%
	Business	9231	10032,702	8,69%
	Total	54 543	55 470	1,70%

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

Human resources

	3Q/2014	3Q/2015	% Y/Y
Number of employees	120	118	-1,67%
Number of external credit advisors	480	470	-2,08%
Number of external collectors	32	126	293,75%

Financial indicators (in EUR ths)

	3Q/2014	3Q/2015	% Y/Y
Equity	-2 977	-8 420	182,87%
EBIT	8 603	8 999	4,60%
EBITDA	7 518	9 381	24,79%
Total assets	131 669	143 472	8,96%
Receivables	129 107	139 787	8,27%
Revenues	41 072	30 975	-24,58%
Costs	40 079	30 505	-23,89%
Profit/Loss before taxation	993	470	-52,69%
Income tax	248	-1 555	-726,10%
Profit/Loss after taxation	744	2 025	171,99%

Results are non-audited.