

Basic Economic Facts of PROFI CREDIT Slovakia, s.r.o.
Financial figures up to 30th September of 2016, NON-AUDITED

Volume of loans provided (in EUR ths)

		3Q/2015	3Q/2016	% Y/Y
Number of loans and credits provided	Private	19 145	5 309	-72,27%
	Business	1 124	1 785	58,81%
	Total	20 269	7 094	-65,00%

Nominal value of loans and credits provided	Private	45 437	15 368	-66,18%
	Business	10 033	12 833	27,91%
	Total	55 470	28 202	-49,16%

Share in total production	Private	82%	54%
	Business	18%	46%

Human resources

	3Q/2015	3Q/2016	% Y/Y
Number of employees	118	89	-24,58%
Number of external credit advisors	470	222	-52,77%
Number of external collectors	126	93	-26,19%

Financial indicators (in EUR ths)

	3Q/2015	3Q/2016	% Y/Y
Equity	-8 420	-11 414	35,56%
EBIT	8 999	4 975	-44,72%
EBITDA	9 381	5 270	-43,83%
Total assets	143 472	116 353	-18,90%
Receivables	139 787	113 815	-18,58%
Revenues	30 975	27 171	-12,28%
Costs	30 505	31 021	1,69%
Profit/Loss before taxation	470	-3 850	-919,73%
Income tax	-1 555	-856	-44,95%
Profit/Loss after taxation	2 025	-2 994	-247,88%

Results are preliminary and non-audited.