

Basic Economic Facts of PROFI CREDIT Slovakia, s.r.o.

Financial figures up to 31st December of 2014, **AUDITED**
Volume of loans provided (in EUR ths)

		4Q/2013	4Q/2014	% Y/Y
Number of loans and credits provided	Private	21 414	26 907	25,65%
	Business	2 963	1 578	-46,74%
	Total	24 377	28 485	16,85%

Nominal value of loans and credits provided	Private	53 769	65 147	21,16%
	Business	19447	13087,446	-32,70%
	Total	73 216	78 234	6,85%

Share in total production	Private	73%	83%
	Business	27%	17%

Human resources

	4Q/2013	4Q/2014	% Y/Y
Number of employees	111	121	9,01%
Number of external credit advisors	487	485	-0,48%
Number of external collectors	61	129	111,48%

Financial indicators (in EUR ths)

	4Q/2013	4Q/2014	% Y/Y
Equity	4	-2 938	-82877,10%
EBIT	4 478	11 354	153,56%
EBITDA	4 632	10 034	116,64%
Total assets	124 045	142 658	15,00%
Receivables	121 980	139 389	14,27%
Revenues	46 013	56 016	21,74%
Costs	49 056	54 878	11,87%
Profit/Loss before taxation	-3 043	1 138	-137,41%
Income tax	-621	355	-157,10%
Profit/Loss after taxation	-2 421	783	-132,36%

Results are audited.