

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

Financial figures up to 30th June of 2014, *NON-AUDITED*

Volume of loans provided (in EUR ths)

		2Q/2013	2Q/2014	% Y/Y
Number of loans and credits provided	Private	9 985	11 551	116%
	Business	1 755	1 384	79%
	Total	11 740	12 935	110%

Nominal value of loans and credits provided	Private	24 776	29 713	120%
	Business	10 269	6 882	67%
	Total	35 045	36 595	105%

Share in total production	Private	70,7%	81,2%
	Business	29,3%	18,8%

Human resources

	2Q/2013	2Q/2014	% Y/Y
Number of employees	184	192	104%
Number of external credit advisors	1 005	953	95%
Number of external collectors	71	60	85%

Financial indicators (in EUR ths)

	2Q/2013	2Q/2014	% Y/Y
Equity	44 577	46 823	105%
EBIT	8 945	9 936	111%
EBITDA	9 041	10 052	111%
Total assets	171 149	191 642	112%
Receivables	165 698	183 981	111%
Revenues	30 620	34 808	114%
Costs	26 815	30 803	115%
Profit/Loss before taxation	3 805	4 005	105%
Income tax	1 339	833	62%
Profit/Loss after taxation	2 466	3 172	129%

Results are preliminary and non-audited.

Notice:

Exchange rates used for 2013 period is as at 31.12.2013

Exchange rates used for 2014 period is as at 30.6.2014