

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

Financial figures up to 30<sup>th</sup> June of 2015, *NON-AUDITED*

### Volume of loans provided (in EUR ths)

		2Q/2014	2Q/2015	% Y/Y
Number of loans and credits provided	Private	11 551	11 635	101%
	Business	1 384	1 198	87%
	Total	12 935	12 833	99%

Nominal value of loans and credits provided	Private	29 419	30 753	105%
	Business	6 814	5 896	87%
	Total	36 232	36 648	101%

Share in total production	Private	81,2%	83,9%
	Business	18,8%	16,1%

### Human resources

	2Q/2014	2Q/2015	% Y/Y
Number of employees	192	200	104%
Number of external credit advisors	953	838	88%
Number of external collectors	60	58	97%

### Financial indicators (in EUR ths)

	2Q/2014	2Q/2015	% Y/Y
Equity	46 358	46 739	101%
EBIT	9 837	11 075	113%
EBITDA	9 952	11 189	112%
Total assets	189 741	199 464	105%
Receivables	182 156	191 569	105%
Revenues	34 463	30 371	88%
Costs	30 498	25 646	84%
Profit/Loss before taxation	3 965	4 725	119%
Income tax	824	1 798	218%
Profit/Loss after taxation	3 141	2 927	93%

Results are preliminary and non-audited.

Notice:

Exchange rates used for 2014 period is as at 31.12.2014

Exchange rates used for 2015 period is as at 30.6.2015