

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

Financial figures up to 30th June of 2016, *NON-AUDITED*

Volume of loans provided (in EUR ths)

		2Q/2015	2Q/2016	% Y/Y
Number of loans and credits provided	Private	11 635	11 689	100%
	Business	1 198	1 367	114%
	Total	12 833	13 056	102%

Nominal value of loans and credits provided	Private	31 003	37 561	121%
	Business	5 944	7 689	129%
	Total	36 946	45 250	122%

Share in total production	Private	83,91%	83,01%
	Business	16,09%	16,99%

Human resources

	2Q/2015	2Q/2016	% Y/Y
Number of employees	200	201	101%
Number of external credit advisors	838	1 054	126%
Number of external collectors	58	57	98%

Financial indicators (in EUR ths)

	2Q/2015	2Q/2016	% Y/Y
Equity	47 119	53 283	113%
EBIT	11 165	8 699	78%
EBITDA	11 280	8 850	78%
Total assets	154 712	154 572	100%
Receivables	146 752	146 902	100%
Revenues	30 618	30 142	98%
Costs	25 855	26 414	102%
Profit/Loss before taxation	4 763	3 728	78%
Income tax	1 813	1 488	82%
Profit/Loss after taxation	2 950	2 240	76%

Results are preliminary and non-audited.

Notice:

Exchange rates used for 2015 period is as at 31.12.2015

Exchange rates used for 2016 period is as at 30.6.2016