

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

Financial figures up to 30th September of 2015, **NON-AUDITED**

Volume of loans provided (in EUR ths)

		3Q/2014	3Q/2015	% Y/Y
Number of loans and credits provided	Private	18 028	17 701	98%
	Business	2 107	1 813	86%
	Total	20 135	19 514	97%

Nominal value of loans and credits provided	Private	46 784	47 560	102%
	Business	10 140	9 283	82%
	Total	56 924	56 843	100%

Share in total production	Private	82,2%	83,7%
	Business	17,8%	16,3%

Human resources

	3Q/2014	3Q/2015	% Y/Y
Number of employees	195	205	105%
Number of external credit advisors	989	980	99%
Number of external collectors	56	57	102%

Financial indicators (in EUR ths)

	3Q/2014	3Q/2015	% Y/Y
Equity	46 791	48 547	104%
EBIT	14 132	14 674	104%
EBITDA	14 309	14 845	104%
Total assets	192 957	200 740	104%
Receivables	186 208	192 876	104%
Revenues	52 212	46 136	88%
Costs	47 181	40 708	86%
Profit/Loss before taxation	5 031	5 428	108%
Income tax	1 443	2 355	163%
Profit/Loss after taxation	3 588	3 073	86%

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 30.9.2015