

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

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

Volume of loans provided (in EUR ths)

		3Q/2015	3Q/2016	% Y/Y
Number of loans and credits provided	Private	17 701	17 661	100%
	Business	1 813	1 878	104%
	Total	19 514	19 539	100%

Nominal value of loans and credits provided	Private	47 437	56 412	119%
	Business	9 259	10 580	114%
	Total	56 696	66 992	118%

Share in total production	Private	83,67%	84,21%
	Business	16,33%	15,79%

Human resources

	3Q/2015	3Q/2016	% Y/Y
Number of employees	205	207	101%
Number of external credit advisors	980	1 013	103%
Number of external collectors	58	57	98%

Financial indicators (in EUR ths)

	3Q/2015	3Q/2016	% Y/Y
Equity	48 422	55 539	115%
EBIT	14 637	14 333	98%
EBITDA	14 807	14 559	98%
Total assets	153 918	154 379	100%
Receivables	146 074	148 182	101%
Revenues	46 017	45 730	99%
Costs	40 603	38 732	95%
Profit/Loss before taxation	5 414	6 998	129%
Income tax	2 349	2 371	102%
Profit/Loss after taxation	3 065	4 627	150%

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 30.9.2016