

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

Financial figures up to 31st December of 2014, *NON-AUDITED*

Volume of loans provided (in EUR ths)

		4Q/2013	4Q/2014	% Y/Y
Number of loans and credits provided	Private	21 456	24 724	115%
	Business	3 533	2 759	78%
	Total	24 989	27 483	110%

Nominal value of loans and credits provided	Private	55 381	64 258	116%
	Business	20 588	13 221	64%
	Total	75 969	77 479	102%

Share in total production	Private	72,90%	82,94%
	Business	27,10%	17,06%

Human resources

	4Q/2013	4Q/2014	% Y/Y
Number of employees	182	196	108%
Number of external credit advisors	908	930	102%
Number of external collectors	70	58	83%

Financial indicators (in EUR ths)

	4Q/2013	4Q/2014	% Y/Y
Equity	43 946	47 393	108%
EBIT	16 567	18 159	110%
EBITDA	16 784	18 397	110%
Total assets	184 987	195 807	106%
Receivables	178 270	188 952	106%
Revenues	63 705	60 011	94%
Costs	58 032	53 966	93%
Profit/Loss before taxation	5 673	6 045	107%
Income tax	2 216	2 118	96%
Profit/Loss after taxation	3 457	3 926	114%

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 31.12.2014