

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

Financial figures up to 31st December of 2015, **NON-AUDITED**

Volume of loans provided (in EUR ths)

		4Q/2014	4Q/2015	% Y/Y
Number of loans and credits provided	Private	24 724	24 390	99%
	Business	2 759	2 431	88%
	Total	27 483	26 821	98%

Nominal value of loans and credits provided	Private	64 258	66 887	104%
	Business	13 221	12 402	94%
	Total	77 479	79 289	102%

Share in total production	Private	82,94%	84,36%
	Business	17,06%	15,64%

Human resources

	4Q/2014	4Q/2015	% Y/Y
Number of employees	196	206	105%
Number of external credit advisors	930	1 051	113%
Number of external collectors	58	56	97%

Financial indicators (in EUR ths)

	4Q/2014	4Q/2015	% Y/Y
Equity	45 578	51 154	112%
EBIT	18 390	19 008	103%
EBITDA	18 628	19 288	104%
Total assets	196 347	204 646	104%
Receivables	189 250	198 835	105%
Revenues	59 179	60 954	103%
Costs	53 017	54 062	102%
Profit/Loss before taxation	6 162	6 892	112%
Income tax	2 426	3 139	129%
Profit/Loss after taxation	3 736	3 753	100%

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 31.12.2015