

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

Financial figures up to 31th March of 2015, **NON-AUDITED**

Volume of loans provided (in EUR ths)

		1Q/2014	1Q/2015	% Y/Y
Number of loans and credits provided	Private	5 595	5 810	104%
	Business	735	597	81%
	Total	6 330	6 407	101%

Nominal value of loans and credits provided	Private	14 096	15 180	108%
	Business	3 854	2 903	75%
	Total	17 950	18 083	101%

Share in total production	Private	78,53%	83,95%
	Business	21,47%	16,05%

Human resources

	1Q/2014	1Q/2015	% Y/Y
Number of employees	190	195	103%
Number of external credit advisors	874	1 028	118%
Number of external collectors	64	52	81%

Financial indicators (in EUR ths)

	1Q/2014	1Q/2015	% Y/Y
Equity	45 306	45 257	100%
EBIT	5 200	4 973	96%
EBITDA	5 257	5 030	96%
Total assets	182 826	198 691	109%
Receivables	176 299	190 596	108%
Revenues	17 269	15 233	88%
Costs	14 945	13 380	90%
Profit/Loss before taxation	2 324	1 854	80%
Income tax	236	863	366%
Profit/Loss after taxation	2 088	991	47%

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 31.3.2015