

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

Financial figures up to 31<sup>th</sup> March of 2016, *NON-AUDITED*

### Volume of loans provided (in EUR ths)

		1Q/2015	1Q/2016	% Y/Y
Number of loans and credits provided	Private	5 810	5 785	100%
	Business	597	659	110%
	Total	6 407	6 444	101%

Nominal value of loans and credits provided	Private	15 464	18 655	121%
	Business	2 957	3 691	125%
	Total	18 421	22 346	121%

Share in total production	Private	83,95%	83,48%
	Business	16,05%	16,52%

### Human resources

	1Q/2015	1Q/2016	% Y/Y
Number of employees	195	198	102%
Number of external credit advisors	1 028	1 043	101%
Number of external collectors	52	57	110%

### Financial indicators (in EUR ths)

	1Q/2015	1Q/2016	% Y/Y
Equity	46 103	51 332	111%
EBIT	5 066	3 324	66%
EBITDA	5 124	3 400	66%
Total assets	155 077	155 069	100%
Receivables	146 830	148 876	101%
Revenues	15 518	14 884	96%
Costs	13 630	14 144	104%
Profit/Loss before taxation	1 888	740	39%
Income tax	879	592	67%
Profit/Loss after taxation	1 009	148	15%

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 31.3.2016