

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

Financial figures up to 31<sup>th</sup> December of 2017, *NON-AUDITED*

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

		4Q/2016	4Q/2017	% Y/Y
Number of loans and credits provided	Private	22 407	14 430	64%
	Business	2 538	2 520	99%
	Total	24 945	16 950	68%

Nominal value of loans and credits provided	Private	73 895	68 768	93%
	Business	14 798	17 557	119%
	Total	88 693	86 325	97%

Share in total production	Private	83,32%	79,66%
	Business	16,68%	20,34%

### Human resources

	4Q/2016	4Q/2017	% Y/Y
Number of employees	211	228	108%
Number of external credit advisors	609	631	104%
Number of external collectors	57	53	93%

### Financial indicators (in EUR ths)

	4Q/2016	4Q/2017	% Y/Y
Equity	57 688	64 326	112%
EBIT	16 005	17 337	108%
EBITDA	16 309	17 633	108%
Total assets	150 205	148 768	99%
Receivables	145 097	143 222	99%
Revenues	61 850	55 402	90%
Costs	55 511	46 003	83%
Profit/Loss before taxation	6 339	9 399	148%
Income tax	-98	3 167	3320%
Profit/Loss after taxation	6 437	6 232	97%

Results are preliminary and non-audited.

Notice:

Exchange rates used for 2016 period is as at 30.12.2016

Exchange rates used for 2017 period is as at 29.12.2017