

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

Financial figures up to 31th March of 2018, *NON-AUDITED*

Volume of loans provided (in EUR ths)

		1Q/2017	1Q/2018	% Y/Y
Number of loans and credits provided	Private	3 313	3 462	104%
	Business	614	607	99%
	Total	3 927	4 069	104%

Nominal value of loans and credits provided	Private	15 113	17 080	113%
	Business	4 156	4 681	113%
	Total	19 269	21 761	113%

Share in total production	Private	78,43%	78,49%
	Business	21,57%	21,51%

Human resources

	1Q/2017	1Q/2018	% Y/Y
Number of employees	208	232	112%
Number of external credit advisors	651	616	95%
Number of external collectors	56	53	95%

Financial indicators (in EUR ths)

	1Q/2017	1Q/2018	% Y/Y
Equity	63 038	67 248	107%
EBIT	4 497	3 417	76%
EBITDA	4 573	3 481	76%
Total assets	156 150	143 809	92%
Receivables	150 585	139 342	93%
Revenues	14 194	13 138	93%
Costs	11 926	10 958	92%
Profit/Loss before taxation	2 268	2 180	96%
Income tax	261	579	222%
Profit/Loss after taxation	2 007	1 601	80%

Results are preliminary and non-audited.

Notice:

Exchange rates used for 2017 period is as at 29.12.2017

Exchange rates used for 2018 period is as at 31.3.2018