

**PROFI CREDIT**

Profireal Group

PROFI CREDIT Polska S.A.

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VIII Wydział Gospodarczy Krajowego Rejestru Sądowego Sądu

Rejonowego w Bielsku-Białej; Kapitał akcyjny 793 851 000 PLN

Basic Economic Facts of PROFİ CREDIT POLSKA S.A.

Financial figures up to 31st March of 2018

Volume of loans and credits provided (in EUR ths)

		1Q/2017	1Q/2018	% Y/Y
Number of loans and credits provided	Private	17 849	14 857	83%
	Business	350	383	109%
	Total	18 199	15 240	84%

		1Q/2017	1Q/2018	% Y/Y
Nominal value of loans and credits provided	Private	44 115	44 872	102%
	Business	962	1 160	121%
	Total	45 076	46 032	102%

		1Q/2017	1Q/2018
Share in total production	Private	98%	97%
	Business	2%	3%

* Data for the 1Q/2018 is for the period beginning 1.1.2018. Comparable data for the 1Q/2017 is for the period beginning 1.1.2017.

Human resources

	1Q/2017	1Q/2018	% Y/Y
Number of employees	366	444	121%
Number of external credit advisors	2407	1 736	72%
Number of external collectors	311	288	93%

Financial indicators of company in accordance with local accounting standards (in EUR ths)

	1Q/2017	1Q/2018	% Y/Y
Equity	71 022	81 297	114%
EBIT	28 381	7 860	28%
EBITDA	28 829	8 017	28%
Total assets	226 910	257 793	114%
Receivables	220 656	241 173	109%
Revenues	112 641	34 459	31%
Costs	100 187	31 573	32%
Profit/Loss before taxation	12 455	2 886	23%
Income tax	0	0	n/a
Profit/Loss after taxation	12 455	2 886	23%

Results are preliminary and non-audited.

Notice:

1. Exchange rate used for 1Q/2017 is as at 31.12.2017
2. Exchange rate used for 1Q/2018 is as at 31.12.2018
3. Financial year for accounting purpose 1.1.2018-31.12.2018