

Basic Economic Facts of PROFI CREDIT POLSKA S.A.

Financial figures up to 30th September of 2017

Volume of loans and credits provided (in EUR ths)

		3Q/2016	3Q/2017	% Y/Y
Number of loans and credits provided	Private	51 182	50 831	99%
	Business	681	972	143%
	Total	51 863	51 803	100%

Nominal value of loans and credits provided	Private	113 779	132 131	116%
	Business	1 556	3 087	198%
	Total	115 335	135 218	117%

Share in total production	Private	99%	98%
	Business	1%	2%

* Data for the 3Q/2017 is for the period beginning 1.1.2017. Comparable data for the 3Q/2016 is for the period beginning 1.1.2016.

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Human resources

	3Q/2016	3Q/2017	% Y/Y
Number of employees	356	378	106%
Number of external credit advisors	2719	2169	80%
Number of external collectors	243	299	123%

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

	3Q/2016	3Q/2017	% Y/Y
Equity	68 858	69 252	101%
EBIT	10 473	38 493	368%
EBITDA	10 612	39 199	369%
Total assets	209 497	240 209	115%
Receivables	203 187	229 118	113%
Revenues	34 314	174 295	508%
Costs	28 801	162 397	564%
Profit/Loss before taxation	5 513	11 898	216%
Income tax	0	0	n/a
Profit/Loss after taxation	5 513	11 898	216%

Results are preliminary and non-audited.

Notice:

1. Exchange rate used for 3Q/2016 is as at 30.09.2016
2. Exchange rate used for 3Q/2017 is as at 30.09.2017
3. Financial year for accounting purpose 1.7.2016-31.12.2017