

## Basic Economic Facts of PROFİ CREDIT POLSKA S.A.

Financial figures up to 31<sup>st</sup> December of 2017, AUDITED

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

		4Q/2016	4Q/2017	% YY
Number of loans and credits provided	Private	69 600	65 596	94%
	Business	1 018	1 338	131%
	Total	70 618	66 934	95%

Nominal value of loans and credits provided	Private	152 774	181 111	119%
	Business	2 290	4 422	193%
	Total	155 064	185 533	120%

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

\* Data for the 4Q/2017 is for the period beginning 1.1.2017. Comparable data for the 4Q/2016 is for the period beginning 1.1.2016.

### Human resources

	4Q/2016	4Q/2017	% YY
Number of employees	366	380	104%
Number of external credit advisors	2 659	2 031	76%
Number of external collectors	262	295	113%

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

	4Q/2016	4Q/2017	% YY
Equity	57 170	79 118	138%
EBIT	11 317	51 552	456%
EBITDA	11 605	52 429	452%
Total assets	209 364	248 768	119%
Receivables	203 057	239 869	118%
Revenues	69 175	217 405	314%
Costs	67 869	197 541	291%
Profit/Loss before taxation	1 306	19 864	1521%
Income tax	0	0	n/a
Profit/Loss after taxation	1 306	19 864	1521%

Notice:

1. Exchange rate used for 4Q/2016 is as at 31.12.2016
2. Exchange rate used for 4Q/2017 is as at 31.12.2017
3. Financial year for accounting purpose 1.7.2016-31.12.2017